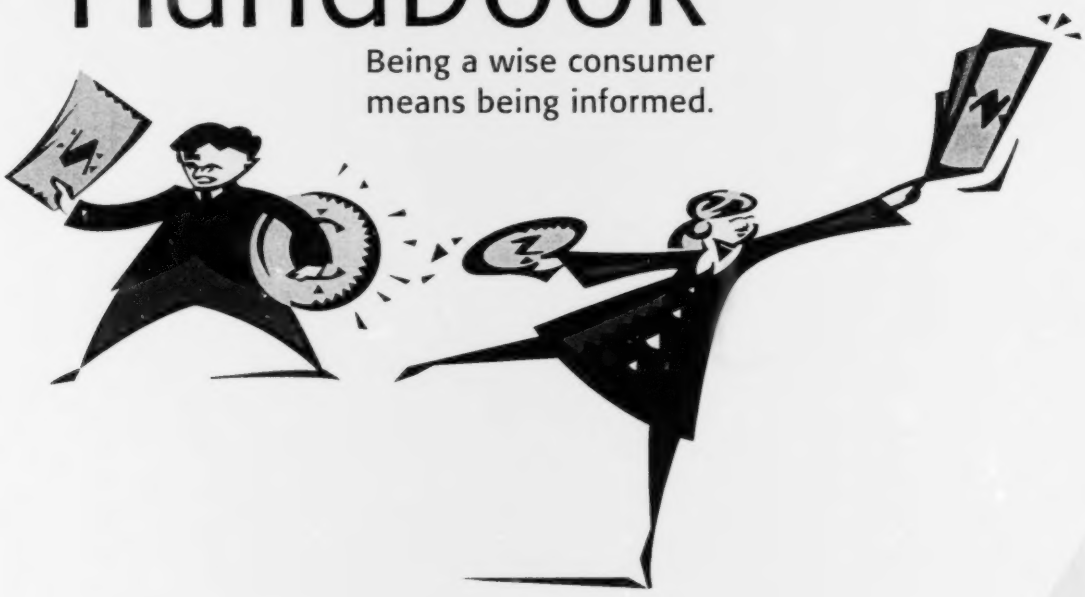
Canadian **Consumer** Handbook

Being a wise consumer means being informed.



This handbook offers tips, questions and advice on consumers' rights, along with contacts for help with common problems.

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Welcome to the Canadian Consumer Handbook

Ministers responsible for consumer affairs at the federal, provincial and territorial levels were committed to producing this reference book for you. They recognized the importance of consumers having access to reliable information when making difficult decisions in the marketplace.

Officials from all federal, provincial and territorial governments have pooled their knowledge of consumer problems and helpful consumer contacts into one volume. It is our hope that this cooperative effort will benefit consumers all across the country.

Today's marketplace offers consumers a broad array of products and services. To select among them wisely, consumers must understand their rights as consumers and the standards of quality they should expect.

This handbook offers information and advice to help you gain knowledge about consumer rights, make informed decisions and protect against unscrupulous merchants. You will find points to consider, questions to ask and steps to take as you make purchases and sign contracts, or, if you are a consumer affairs professional, as you help consumers do these things. Finally, for the most common type of consumer problems, the handbook includes corporate, consumer, and government and non-government contacts. These organizations are all part of the consumer affairs network.

We believe that this handbook will serve as a convenient reference as we strive to help consumers in the marketplace.

Michael Jenkin Judy Budovitch
Consumer Measures Committee Co-chairs

Preface

Consumer protection is an important goal for federal, provincial and territorial governments in Canada. In a spirit of cooperation, and to improve efficiency on the consumer front, the Consumer Measures Committee (CMC) was created under Chapter 8 of the Agreement on Internal Trade. The CMC, which has a representative from the federal government and every province and territory, provides a forum for national cooperation to improve the marketplace for Canadian consumers by harmonizing laws and providing information. Consumer information targeted to young Canadians between the ages of 18 and 30 is important, as these consumers are faced with first-time choices in a complex and changing marketplace.

Governments involved in this project were Canada, Ontario, Quebec, Nova Scotia, New Brunswick, Manitoba, British Columbia, Prince Edward Island, Saskatchewan, Alberta, Newfoundland and Labrador, and the Yukon, Northwest and Nunavut Territories. This handbook will be updated periodically in electronic format.

Notice to Readers

This handbook is intended to serve as a guide and cannot replace first-hand information. A listing in this handbook does not mean that the authors necessarily endorse or recommend the products and services of the agencies and organizations that are named.

The authors have made every effort to ensure that the information in this handbook is accurate at the time of publication (June 2002). Send corrections, comments and suggestions to the following address:

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General Information

Canadian Consumer Information Gateway

The Canadian Consumer Information Gateway (**http://consumerinformation.ca**) is an online portal that gives fast and easy access to reliable information developed in the public interest. Information is gathered from partners, departments and agencies of federal, provincial and territorial governments, and selected non-governmental organizations, ensuring the consumer is accessing information that is both accurate and relevant. The Gateway is designed for easy navigation with a powerful search engine capable of quickly finding consumer information. The Gateway also provides e-mail addresses and phone numbers to instantly connect the consumer with the right representative from the right organization for further information. It is fast becoming the first place consumers look to find trusted, reliable information. Canadians can access the Gateway on the Internet from home, public libraries, community access points, or from federal, provincial or territorial service outlets.

Complaining Effectively

Consumers are often faced with several challenges when issuing a complaint. A first contact now offered via the Canadian Consumer Information Gateway (**http://consumerinformation.ca**) is a pilot project called the Complaint Courier. This powerful online tool provides you with instant access to resources you need to navigate the complaints process from start to finish. Complaint Courier currently focusses on three areas that receive consumer complaints: airline/travel, financial services and collection agencies. However, Complaint Courier also provides you with expert advice on how to make any type of complaint in a clear, organized and effective way. The following guidelines can also help you to complain more effectively.

First Things First

- Contact the salesperson, retailer or business when you have a complaint about the goods or services that you bought.
- If you still have a problem, ask for the address and telephone number of the company headquarters and contact the customer service department.
- If that doesn't work to your satisfaction, look through the sections of this handbook that list the government offices and consumer organizations that apply to your situation. If you don't know where to start, call the government office of consumer affairs where you live (see page 34). Someone there will direct you to the right group.
- Taking legal action should be your last choice. If you decide to sue, remember that there are often time restrictions on filing lawsuits. You may wish to check with a lawyer about any statutes that may apply to your case.

Strategies for Success

- Do not be afraid to complain. Good businesses will be pleased to correct any mistake on their part. They know that customer goodwill is still the best form of advertising.
- Always keep a file of important information. Include the sales receipts, repair orders, warranties, cancelled cheques, contracts and any letters you have written to or received from the company concerned.
- **Do not procrastinate.** When a product is defective or unsatisfactory, it is important that you return it quickly so that you do not lose the right to get your money back, as well as damages in some cases. Always check the return policy before you buy.

When You Have A Problem

- Give the merchant the first chance to solve the problem.
- When there is a complaints department in the store where you made the purchase, use it. When there isn't, talk to someone in authority, such as a manager. A face-to-face discussion is best. Be firm and businesslike, but polite. Calmly and accurately describe the problem and what you want the company to do to solve it.
- Request specifics about how and when something will be done, and get the other person's name in case you have to refer to this conversation later. Write down any details of your complaint and keep it in your file. Make sure to date your notes.
- If a personal visit doesn't produce satisfactory results, write a letter to someone higher up, such as the general manager or owner. Provide all the details of the problem and your efforts to resolve it. Ask for action. Send a copy of your letter to the manufacturer, and be sure to keep a copy of it yourself.

Sample Complaint Letter

(Your Address)
(Your City, Province, Postal Code)

(Date)

(Name of Contact Person, if available)
(Title, if available)
(Company Name)
(Consumer Complaint Division, if you have no contact person)
(Street Address)
(City, Province)
(Postal Code)

Dear (Contact Person):

Re: (account number, if applicable)

On (date), I (bought, leased, rented, or had repaired) a (name of the product with serial or model number or service performed) at (location).

Unfortunately, your product (or service) has not performed well (or the service was inadequate). I am disappointed because (explain the problem: for example, the product does not work properly, the service was not performed correctly, I was billed the wrong amount, something was not disclosed clearly or was misrepresented at the time of sale).

To resolve the problem, I would appreciate your (state the specific action you would like – money back, charge card credit, repair or exchange, for example) Enclosed are copies (do not send originals) of my records (include receipts, guarantees, warranties, cancelled cheques, contracts, model and serial numbers, and any other documents).

I look forward to your reply and resolution to my problem, and will wait until (set a time limit: usually 10 working days is sufficient) before seeking help from a consumer protection agency or the Better Business Bureau. Please contact me at the above address or by telephone at (home and/or office number with area codes).

Sincerely,

(your name)

Enclosure(s)

cc: (indicate to whom you are sending a copy of this letter, e.g., product manufacturer)

What Now? You've Talked and Written, but Still No Results?

If you feel you have given the company enough time to resolve the problem and nothing has happened, send a copy of your letter and copies of supporting documents (not originals) to, or file a consumer complaint with, your provincial or territorial consumer protection agency or Better Business Bureau.

Small Claims Court

Small claims court can be an informal and relatively inexpensive method of resolving disputes when the amount claimed is less than $3000, or up to $10 000, depending on the province. However, you will have to pay a fee to file a claim, and later you may have costs for such things as serving orders, payments to witnesses and travel expenses.

Legal problems can be presented in this court without a lawyer, although in most provinces the help of a lawyer is allowed. The court staff is experienced in helping consumers prepare the necessary forms, and the judges are capable of settling disputes. This court allows each side to explain its story, and does not expect consumers to know legal technicalities.

For information on how to proceed, contact the small claims or provincial court nearest you (look in the government listings in your phone book).

Class Action Suits

The purpose of a class action suit is to permit a large number of individuals who have suffered similar losses or injuries to band together in one efficient lawsuit. This means that individuals who may not be able to afford to sue on their own can act with others in the same situation against the same defendant. All the participants in the class action suit share both the costs and the outcome. With a class action suit, consumers with legitimate cases can afford what could have been an expensive legal procedure. All provinces and territories allow class action suits. Recently, Quebec, Ontario and British Columbia made it easier for individuals to start them.

Consumer Tips

Being a wise consumer is your best protection in today's marketplace. That means becoming informed about purchases, understanding your rights as a consumer, and practising responsible management of your private financial and personal information.

This section on consumer tips covers a wide range of topics. While no book can address every issue, there is enough information here for you to educate yourself on the differences between proper and improper business procedures. "Buyer beware" is still the best advice to any consumer considering any purchase of goods or services.

Review these tips and remember that, while situations vary, the basic advice remains the same: be informed, ask questions, and proceed only when you are completely comfortable with your purchase.

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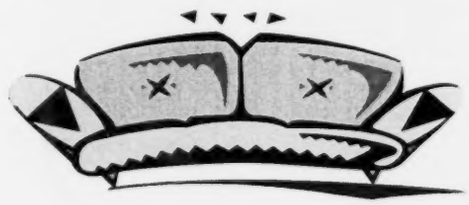
Before You Buy

- Take advantage of sales, but always compare prices. Do not assume an item is a bargain just because it is advertised as one.
- Don't rush into an expensive purchase because the "price is only good today."
- Check whether the company is licensed or registered at the local or provincial level.
- Contact the Better Business Bureau for complaints recorded against the company.
- You can also contact your provincial consumer protection agency for any consumer information they might have on this type of purchase.
- Be aware of extra charges such as delivery fees, installation charges, service costs, and postage and handling fees. Add them into the total cost of your purchase.
- Ask about the company's refund or exchange policy.
- Read the warranty. Note what is covered and what is not. Find out what you must do and what the manufacturer or seller must do when there is a problem.
- Never sign a contract without reading it. Don't sign a contract when there are any blank spaces in it or when you don't understand it. In fact, do not sign any document that you do not understand.
- Before buying a product or service, contact your consumer protection office to see whether there are automatic cancellation periods for the purchase you are making. In some provinces and territories, there is a cancellation period for contracts for credit, dating clubs, health clubs, pre-need funeral and cemetery services, time shares, natural gas, electricity, and door-to-door sales (please also see the section on *special contracts*).
- Walk out or hang up on high-pressure sales tactics. Don't be forced or pressured into buying anything.
- Only do business over the telephone with companies you know.
- Be suspicious of post office box addresses. These might indicate that a business does not want to be found. If you have a complaint later on, you might have trouble locating the company.
- Do not respond to any prize or gift offer that requires you to pay even a small amount of money up front.
- Use unit pricing in supermarkets to compare what items really cost. Unit pricing allows you to compare the price gram-for-gram, kilogram-for-kilogram. As an example, bigger packages are not always cheaper than smaller ones.
- Use coupons carefully. Do not assume they are the best deal until you've compared the price you would pay with a coupon to the prices of competitive products.
- Do not rely on a salesperson's promises. Get everything in writing.



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After You Buy

- Read and follow product and service instructions.
- Read the warranty so that you understand what is covered and for how long.
- Be aware that how you use and take care of a product might affect your warranty rights.
- Keep all sales receipts, warranties, service contracts and instructions.
- When you have a problem, contact the company as soon as possible. Trying to fix the product yourself might cancel your right to service under the warranty.
- Keep a written record of any contact with the company.
- When you have a problem, check with your consumer protection office to find out about the warranty rights in your province or territory.
- Check your contract for any statement about your cancellation rights. Contact your consumer protection office to see whether a cancellation period applies.
- When you take a product in for repair, be sure the technician or person taking it in understands and writes down the problem you have described. Ask for and keep a copy of the repair order. Get an estimate on the cost of repairs before allowing the work to go ahead.

Advance Fee Scams

Be cautious about ads promising guaranteed jobs, guaranteed loans, credit repair, debt consolidation or similar claims. Many of these offers are only a way to get you to send money in advance in exchange for little or no service (please also see the sections on *contracts*, *electronic commerce*, *mail order*, *misleading advertising*, *multilevel marketing and pyramid schemes* for information about other possible frauds).

- Be cautious when responding to any advertisements, particularly those that use 1-900 telephone numbers. You can be charged substantial and differing amounts for calls to 1-900 numbers.
- Be careful about giving out any of your personal information, including your social insurance number, credit card numbers and bank account numbers. Fraudulent businesses could use this information to make unauthorized charges to your credit card or to withdraw money from your bank account.
- Before you make any payment, ask the business to send you a contract and other information stating the terms of the service and whether you can cancel the service and get a refund.
- Ask how long the firm has been in business and whether it is licensed. Review all contracts carefully. When you are unsure about a contract, take it to a lawyer or trusted advisor for his or her opinion before you sign.
- Contact your provincial or territorial consumer affairs office and/or the Better Business Bureau to find out about a company's complaint record or whether any legislation applies to that type of business.
- When you suspect that advertising is fraudulent, contact the local police and consumer protection agency.

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Collection Agencies

What is a collection agency?

When you owe money to a business and have not made payments recently, the business may turn your account over to a collection agency. A collection agency is a business that obtains or arranges for payment of money owed to either a person or a company.

How do I deal with collection agencies?

- When you are notified in writing that an account has been turned over to a collection agency, don't panic. The agency isn't in business to make life unbearable for you – it just wants to collect the money you owe to its client.
- When possible, pay the money you owe. You won't have to deal with the agency once the account has been cleared.
- When it's impossible for you to pay the full amount at once, contact the agency to explain why.
- Offer some alternative method of repayment, either in a lump sum or a series of monthly payments. Follow up in writing and, when possible, enclose an immediate good-faith payment.
- Never send cash. Always make payments in such a way that you have a receipt – either a cancelled cheque from your own bank or a receipt from the agency.
- Once the account has been officially turned over to a collection agency, you'll be dealing only with that agency when making arrangements for payment. Don't contact the original business – this just creates confusion – unless there's an error in the account. When this is the case, advise both the business and the collection agency.

Remember, your attitude towards paying your debt has a lot to do with how cooperative the agency will be. For example, when making payments to a collection agency, be sure not to bounce cheques and miss payments. When your financial circumstances change, contact the collection agency immediately and explain your current status. Follow up in writing.

Debts should not be treated lightly. They can result in court action, which could lead to money being taken from your pay cheque or seizure of your assets.

I feel I'm being treated unfairly by a collection agency

While rules vary across Canada, generally collection agencies are forbidden from doing the following:

- trying to collect a debt without first notifying you in writing, at your last known address, that a collection agency has been assigned to the account;
- recommending or starting legal or court action to collect a debt without first notifying you and obtaining the creditor's (the company to whom you owe money) written permission;
- making telephone or personal calls of such a nature or frequency to constitute harassment of you or your family, or calling to collect a debt on a Sunday or statutory holiday, or before 8 a.m. and after 10 p.m.;
- implying or giving false or misleading information to any person that could damage you or your family;
- demanding payment of a debt without identifying themselves, saying who is owed the money, and stating the amount owed;
- continuing to demand payment from a person who claims not to owe the money, unless the collector has tried every way to ensure the person owes the money;
- taking over the debt from a creditor without first advising you; and
- contacting your friends, employer, relatives or neighbours for information, other than to get your telephone number or address.

When you believe a collection agency has breached any of the above regulations, contact the head of the agency. If you're still not satisfied, contact your provincial or territorial office of consumer affairs.

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Consumer Privacy

With all the advancements in electronic business over the past 20 years, consumer privacy has become a very important issue. You must take steps to protect your personal information at all times. People who obtain very basic personal information about you can drain your bank accounts, or charge things to your credit cards or telephone, costing you a great deal of time and money. They can also bombard you with unwanted solicitations and marketing.

By taking some simple precautions, you can go a long way towards protecting your privacy, finances and peace of mind (please also see the sections on contracts, electronic commerce, fraud and advance fee scams).

- Pay for local purchases with cash, rather than by cheque or credit card.
- Ask manufacturers, catalogue or magazine subscription companies, charities and others with whom you do business not to sell your name to others for marketing purposes.

- When companies ask your social insurance number or for personal information that is not essential for the transaction, ask them why they need to know.
- Don't give anyone your credit card or bank account numbers unless you're making purchases with them, and don't put credit card numbers on your cheques.
- When filling out warranty or other information cards, don't include optional or unnecessary personal information.
- Companies promoting sweepstakes, contests and prize offers can easily obtain personal information. Be careful to check out the companies before deciding to do business with them or releasing personal or financial information. Contact your provincial or territorial consumer affairs office or Better Business Bureau to find out companies' complaint records.
- Always check your credit card, cellular phone, telephone or other bills to make certain that all the charges are for things that you have authorized.

For an online map to the privacy challenges and pitfalls of today's information age, visit **http://www.consumer.ic.gc.ca**.

Contracts

Contract law is a very complex topic and can be confusing to consumers and merchants alike. A contract is a written or spoken agreement between two or more parties, intended to be enforceable by law. Always read over a contract carefully and do not agree to it unless you are confident that you understand it completely. When possible, have your lawyer or another trusted person review anything that you intend to sign. Generally, a contract is binding when the following is true:

- the parties intend to make a contract;
- there is an offer and an acceptance; and
- the parties receive something (e.g. the company receives money and you receive a service) in return for their promises.

A contract may take many forms, such as an oral, written or standard form agreement. All are equally valid. Getting out of a contract is not an easy thing, but it can be done. For example, both parties could agree to end the contract. In some provinces and territories, there is an automatic cancellation period for contracts for credit, dating clubs, health clubs, pre-need funeral and cemetery services, time shares, natural gas, electricity and door-to-door sales.

Unless the other party agrees, consumers should not attempt to get out of a contract without seeking legal advice. An attempted cancellation may backfire and end up being more expensive than fulfilling the original contract would have been.

Please also see the section on *fraud*.

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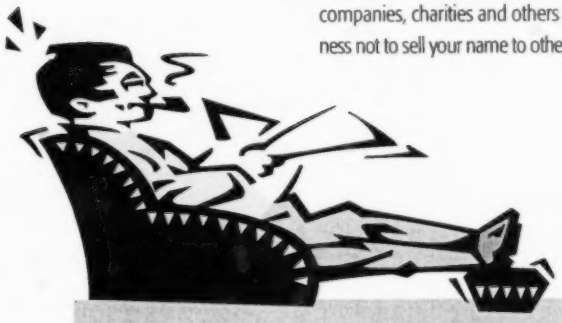

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Please also see the section on *fraud*.

Special Contracts

Dating Services

When you choose to deal with a dating service, be sure to check the following:

- from how far away the referrals might come;
- that dates are club members;
- the opportunity you will have to review the video, profile or picture of a proposed date before your phone number is given or a meeting is arranged;
- that the information in your file is clear (e.g. your wishes, interests, requirements and "won't accepts");
- the length of the contract and the number of dates and introductions promised;
- the cost of any additional fee to extend, renew or continue the membership;
- whether there are any extra costs associated with club functions (for parties, picnics or trips, for example);
- what the club promises to do for the basic fee (there might be little relationship between the cost and performance of the club, so beware of very high-priced companies);
- that all guarantees are in writing;
- for figures on its success rate and the average length of time needed to locate an acceptable spouse when the club promises to find you a spouse; and
- the cancellation policy; contact your provincial or territorial consumer agency to find about your legal rights, and with your local consumer affairs agency or the Better Business Bureau to file a complaint.

Health Clubs

When you are considering whether to join a health club, be cautious of the following:

- joining clubs that have not opened: they might never open;
- low-cost "bait" ads: many "switch" you to expensive long-term contracts;
- promises that you can cancel any time and stop paying: check the written contract for the terms of membership and any other promises;
- the fine print: many low-cost ads and contracts severely restrict hours of use and services;
- signing long-term contracts: consumer protection agencies report that many consumers quit using the club within a few months; and
- unbelievably low one-time fees with no monthly dues.

Before you sign, be sure to do the following:

- check with your doctor (you should do this before you begin any exercise program);
- visit the club at the hours you will be using it;
- check that promised equipment and services are actually available;
- talk to current members about their satisfaction with the club;
- check out several clubs;
- consider your commitment to a long-term program: good intentions seem to fade as the reality of the hard work sets in;
- read the contract carefully to find out if interest is charged for a payment plan and that all promises are in writing; and
- check with your provincial or territorial consumer affairs office for any laws that apply where you live, cancellation rights or complaints against the company.

M121

IMPORTANT NOTE CONCERNING THE FOLLOWING PAGES

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Timeshares and Campgrounds

Overvalued or misrepresented prizes and awards are sometimes used to promote timeshares and campgrounds. Free awards might "bait" you into driving a long distance to the property, only to attend a long high-pressure sales pitch to obtain your prize.

- Be realistic. Make your decision based on how much you will use the property and if it provides the recreational and vacation opportunities you want. Don't decide to purchase based on an investment possibility. The property might be difficult or almost impossible to resell.
- Ask about additional costs, such as finance charges, annual fees and maintenance fees. Maintenance fees can go up yearly.
- Compare your total annual cost with that of hotels or your normal vacation expenses.
- Ask about availability during your vacation periods. Ask what other timeshares or campgrounds you may use with your membership.
- Talk to individuals who have already purchased from the company about the services, availability, upkeep and reciprocal rights to use other facilities.
- Get everything in writing, and make sure verbal promises are in the written contract. Have an independent attorney review any contracts and documents, and make sure there are no blanks on papers you sign.
- Ensure you have cancellation rights.
- Check for any complaints against the company, seller, developer or management company with the local consumer affairs office or the Better Business Bureau.
- Check that the property complies with local laws.

Door-to-door Sales

Although this method of selling is not as popular now as it was in the past, it can still both provide a service and be an annoyance. If you do receive a door-to-door salesperson at your home, remember the following tips:

- Ask to see the salesperson's personal identification and licence or registration. Make note of his or her name, the name and address of the company, and whether the salesperson carries proper identification.
- Ask for sales literature and then call local stores that sell the same merchandise to compare prices. Some door-to-door products may be overpriced.
- Don't be pressured into buying anything. Watch for the warning signs: an offer of a "free gift" if you buy a product, an offer that is only good for that day, or a claim that a neighbour just made a purchase.
- If you feel threatened or intimidated, ask the person to leave. Don't leave the person unattended in any room of your home. When you are suspicious, immediately report the incident to the police.

In addition to requiring door-to-door sellers to be licensed, every province and territory gives you a specified number of days (a cooling-off period) during which you can cancel a contract you make with a door-to-door salesperson for any reason. To find out the length of the cooling-off period where you live, contact your consumer protection office.

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Electronic Commerce

The basic rules for smart shopping at the mall or on Main Street will serve you well when shopping over the Internet. The extra challenge the Internet provides is that some of the clues you use, perhaps even unconsciously, when shopping in person are missing when you shop on line. The electronic merchant you deal with may be in another town or province, or even on a different continent. You cannot walk around the premises and get a feel for the place, its products or personnel.

The Internet is ideally suited for sharing information, and you can use the Net to obtain extra details that will help you make better buying decisions. If you make sure to learn about the following key issues, you will be well prepared to protect yourself when shopping online.

Know Who You Are Dealing With

Reputable on-line merchants will post plenty of information about themselves, where they are located, their phone and fax numbers and details such as the following:

- links to objective evaluations of their products and services, such as product reviews in magazines;
- membership in organizations designed to guarantee standards, such as industry associations or the Better Business Bureau;
- certificates or seals of quality; and
- other options for purchasing the products or services listed on the Web site (by phone, at store locations or through a catalogue, for example).

When you deal with international vendors the risk is higher. Different laws and standards apply. In addition, it may be difficult to get local authorities to act on your complaint if you feel you have been dealt with unfairly by a vendor.

You may want to start shopping by buying something inexpensive. If you are unhappy with the product or the service, shop elsewhere.

Know Exactly What You Are Buying

You can't handle the product or see the person who will be providing a service when shopping online. The vendor should provide enough information for you to properly evaluate what you are buying, including details such as the size, colour, weight and texture of the product.

Know What You Are Agreeing To

Every time you choose to buy something online you are entering into a contract with the vendor. Any reputable vendor will provide the terms of this contract on its Web site. Read them and keep a copy for your reference. Insist on the following:

- information detailed and complete enough for you to understand the terms of sale;
- a description of the efforts the company is making to provide a secure connection to protect your credit card number and other financial information (by using a secure server, for example, indicated by https:// in the address) and to protect your privacy; and
- an explanation of how the company handles complaints and returns.

Be concerned in these cases:

- when the company does not provide the terms and conditions on its site; and
- when the terms and conditions they do provide are so complex and detailed that they discourage you from reading them or are difficult to understand.

Know What You Are Paying

The final price for online items is often considerably different from the listed price. Any reputable vendor's Web site will calculate the shipping and handling costs for you before you make a final decision to purchase an item.

Foreign currency: Do the math and figure out what the price will be in Canadian dollars. Most people's sense of the relative value of currencies tends to be optimistic and they end up paying more than they hoped as a result.

GST and customs: Canada Customs will calculate and add GST to the cost of most purchases made outside Canada. The agency will also charge you an inspection fee for doing so that may be more than the actual GST on small purchases, such as books and compact discs.

Know What Information You Are Giving to the Vendor and Why

Never deal with vendors who do not post a privacy policy committing them to protect your personal information.

For many Internet vendors, your personal information is as important as the money you pay for a product or service. Make sure you know why vendors are asking for information and what they intend to use it for.

Online Shopping for Children and Teens

All the same considerations apply when children are shopping online, only more so. Children and teens are easily fooled by items that turn out to be not as big or as much fun as they looked online, or of acceptable quality. Children and teens often do not understand the real cost of some purchases. They may also give out personal information without realizing the consequences. Teach them to be aware of the risks and show them how to protect themselves when buying online.

Here are links to some Web sites that can help you and your family become Internet savvy:

- Media Awareness Network: **http://www.media-awareness.ca**
- Canadian Marketing Association: **http://www.the-cma.org**
- Advertising Standards Canada: **http://www.adstandards.com/en/Clearance/Childrens_Code.htm**.

Payment System Security

Before providing your credit card number or other financial information, make sure the merchant has a secure transaction system. Most Internet browsers indicate when you are using a secure Internet link. Look for one or both of these clues:

- an icon, often a lock at the bottom of the screen, which should be in the locked position
- whether the Web site address begins with **https://** – the **s** indicates that the site is secure.

Be Careful About

Online Auctions

- Online auctions can be risky. Verify who is selling the item. Know what you're buying, and get a description of the item in writing in case the product does not meet your expectations.
- When you are buying from a private individual, consumer protection laws do not protect you. Read the rules of the auction site: better sites will keep records of customer satisfaction and should also have dispute resolution mechanisms.

Buying Internationally

- Remember, buying internationally involves more risk. When calculating the price, factor in shipping and handling costs, taxes, duty and currency conversion. Ask about warranties. Check that products meet Canadian safety standards.

Warning Signs

There are a number of practices that no reputable vendor would use, including these:

- Asking for credit card information before a sale is made. Be especially wary of anyone who asks for your credit card number as a condition of entry to a site.
- Any attempt to rush you into a decision. Tags that warn that an item is in limited supply or warnings that prices will go up if you don't act immediately are good examples of these tactics. Mass-produced items, in particular, should be available in whatever quantity is required.
- Unsolicited offers that arrive by e-mail. There may be a few honest people doing this, but the vast majority of unsolicited offers are of little value, and many are outright fraudulent. In addition, unsolicited e-mail can contain computer viruses. The best approach is to delete all unsolicited e-mail offers unread. Do not reply to these messages, even to remove yourself from a mailing list.
- Things that sound too good to be true. They usually are. Watch out for get-rich-quick schemes, free vacations and fabulous job opportunities.
- Vendors who try to make you earn your way into doing business with them. Nobody should ask for a commitment from you to purchase before you make a decision or just to get into a site.

- Sites that seem to take over your computer. Be especially wary of vendors who use "browser traps," which are designed to make it hard for you to get out of a site. A browser trap might, for example, disable the "back" button on your browser or eliminate all your recently visited site options. Other traps will open new windows every time you try to close one. Do not do business with anyone who uses these techniques, and never make a purchase to get out of the trap.

If you do get caught in one of these traps, stop for a moment and relax, and then figure out how to get out. Usually, typing the address of a site you know well into your browser's "go to" window and pressing the Return key will do it.

Fraud

Be aware of some of the common signs of fraud. Walk away from offers that sound too good to be true. They usually are. Toss out the mail or hang up the phone when you see or hear the following:

- Sign now or the price will increase.
- You have been specially selected . . .
- You have won . . .
- All we need is your credit card (or bank account) number; it's for identification only.
- All you pay for is postage, handling, taxes . . .
- Make money in your spare time, guaranteed income . . .
- We really need you to buy magazines (a water purifier, a vacation package, office products) from us because you can earn 1➔ extra credits . . .
- I just happen to have some leftover paving material from a job down the street . . .
- Be your own boss! Never work for anyone else again. Just send in $50 for your supplies and . . .
- A new car! A trip to Hawaii! $2500 in cash! Yours, absolutely free! Take a look at our . . .
- Your special claim number entitles you to join our sweepstakes.
- We just happen to be in your area and have toner for your copy machine at a reduced price.

Remember, the smart consumer always looks at the total price and checks out the company and product before buying.

Stay away from telemarketers who want to do the following:

- send a courier for your money;
- have you send money by wire;
- automatically withdraw money from your chequing account;
- offer you a free prize, but charge you handling and shipping fees;
- ask for your credit card number, chequing or savings account number, social insurance number or other personal information;
- get payment in advance, especially for employment referrals, credit repair or providing a loan or credit card (Alberta law prohibits a loan broker from asking for money before the consumer gets the loan); or
- have you join a pyramid or multilevel sales scheme.

These are all ways to separate you from your money. To report telemarketing calls, get in touch with PhoneBusters at 1-888-495-8501. PhoneBusters is the national deceptive telemarketing call centre operated by the Ontario Provincial Police and supported by industry and government partners. You can also learn about consumer scams and find advice on how to deal with them at **http://www.rcmp-grc.gc.ca/scams/ecbweb.htm**.

Are you at risk of being a victim of fraud?

Visit the Fraud Files at **http://www.consumer.ic.gc.ca** and take the Fraud Quiz.

Funerals

Most people avoid thinking about funerals until faced with the death of a loved one. When you wait until this time of stress and grief, it can be hard to make the necessary decisions. In Saskatchewan, Alberta and British Columbia, funeral services are regulated by the provincial consumer affairs office.

For more information, please contact your provincial or territorial consumer affairs office.

What Kind of Casket?

The price of a casket can easily account for half the total cost of an average funeral service. Prices range from about $135 for a plywood casket to several thousand dollars for cloth-covered, metal or hardwood caskets. Discount casket stores have opened in some cities in Canada. Check with a funeral director to determine the advantages and disadvantages of using them.

You may have to ask to see less expensive caskets – often they are not on display. Plywood caskets can usually be purchased on request. In some areas, you can save money by renting a decorative casket shell for use during the funeral and graveside service. The shell is then lifted off the plain casket and returned to the funeral home for reuse. A homemade casket can also be used.

Sometimes, people go deeply into debt when they choose a casket because they want to do their best for the deceased. Think carefully about spending more than you can afford or have budgeted for in advance. Consider asking a trusted friend or relative to accompany you when you decide which casket to buy. Consider too that a casket is not required when the body is to be cremated (although a container must be supplied).

Embalming: Extra or Essential?

Embalming involves substituting a chemical fluid for blood to temporarily preserve the body. This is usually done for cosmetic and sanitation purposes when the body is to be viewed in an open casket. In most cases, embalming is not legally required.

Consider the benefits of embalming and the wishes of the deceased and next-of-kin. If you decide against embalming, inform the funeral home immediately. Unless you give instructions to the contrary, funeral homes will usually go ahead with this procedure and charge you for it.

Burial or Cremation?

Burial is the traditional way to deal with remains. Cremation, however, is gradually becoming more accepted. This method offers practical advantages in a time of urban sprawl. Cremation usually costs less than burial, and you won't have to spend money on a cemetery plot.

Burial

Bodies must be buried in approved cemeteries. There are two methods of burial. The first is the traditional earth burial, in which the body is placed in a casket and lowered into the ground. The second type of burial is relatively uncommon. It involves permanently placing the body and the casket in a mausoleum, or tomb, above or just below the ground.

Cemetery costs vary widely. Before you make an agreement to purchase a plot, ask for a written statement listing all costs.

Cremation

Before you receive permission to have a body cremated, the body must be examined by a medical examiner and a Medical Certificate of Death signed by the attending physician.

Funeral chapels and crematoriums most often request that the body be enclosed in a container that is combustible, of rigid construction and equipped with handles. You may supply your own homemade container.

After a cremation, all that usually remains of the body is two to three kilograms of pulverized bone and ash. These materials are pure and represent no health risk. You're free to take care of the ashes as you see fit. Most crematoriums and funeral homes will provide temporary storage until you decide what is to be done with them. The ashes may be disposed of by the crematorium, or returned to the next-of-kin in a container.

Cemetery facilities for receiving ashes vary. Some have an urn garden. Others have a columbarium, an above-ground structure where urns are held. Another option is to scatter or bury the ashes at a family plot.

Conventional Funeral Service

A conventional funeral involves a service in a church or funeral chapel, with the body present, followed by burial. The following is usually included:

- removing the body to the funeral home;
- using funeral home facilities;
- embalming and cosmetic application;
- the price of the casket;
- using a hearse for transportation to the cemetery or crematorium;
- arranging religious services;
- registering the death and obtaining the Burial Permit; and
- preparing newspaper death notices.

Memorial Service

A memorial service is usually held when the body is not present. For example, the body may have been directly buried, cremated or donated for medical research.

A memorial service is most often held within a few days or weeks of the death. Memorial services, as with funeral services, can be large or small, and held in a church, funeral home chapel, hotel, private club or family home. Arrangements are usually simple. Embalming, viewing and other services associated with a conventional funeral are eliminated, reducing the cost.

Prearranging a Funeral Service

When looking for a prearranged plan, ask yourself the following questions.

- Does the funeral establishment have a good reputation? Ask friends for recommendations. Check the Better Business Bureau. Ask yourself if the funeral home is likely to be in business for many more years.
- Will interest be paid on the money in your prearranged plan? If so, compare rates at various funeral homes. Will you or your estate receive the interest, or will the funeral home?
- If installment payments are to be made, will there be an extra charge for late payment?
- Are all goods and services to be provided described specifically in the contract?
- Does the plan meet your religious needs? Does it allow for a service in your own church, or must you use the funeral chapel?
- Is there any plan to cover the increased cost of the prearranged service due to inflation?

Buying a Cemetery Plot

You can also buy a cemetery plot and a grave marker in advance. Before signing a contract, get answers to the following questions.

- What happens if you move or change your mind for whatever reason? Would you be able to sell the plot or transfer ownership?
- How will payment be made?
- What penalty would be applied if you failed to make the payments?

Donating a Human Body or Organs

Medical science makes valuable use of donated tissues and organs for research, teaching and transplants. The entire body, or just certain parts, may be donated. It is quite easy to make such a donation. Just write out your instructions on a piece of paper and sign it.

Be sure to tell your next-of-kin about your wishes. It's also a good idea to carry a donor card in your wallet. Drivers' licences may have an attached universal donor card, which you must fill out and sign for your wishes to be followed.

Getting Help from Memorial Societies

Memorial societies are voluntary, non-profit organizations dedicated to helping people arrange simple, dignified and inexpensive funerals in advance. They encourage the donation of bodies or body parts for medical science.

Most memorial societies have either a legal contract or an agreement with one or more local funeral homes to provide services for members. These services may not otherwise be offered to the public, although consumers can ask for them. Memorial societies that are unable to get such an agreement from local funeral homes will give advice to people who want to prearrange their funeral. Members are given a form on which they indicate their desired arrangements. A copy of this form is then kept by the society and/or the cooperating funeral home. If you should move, your membership file could be transferred to the local memorial society.

Home Renovations

Before you start, you should keep in mind that there is no such thing as a small, simple renovation project. The process takes time and effort. It's also messy. However, the more planning and care that goes into the renovation in advance, the better your chances of having things turn out to your satisfaction.

- Understand your own abilities and the amount of time that you can spend on the project. This will help you decide what kind of professional help you should look for, ranging from an architect or general contractor, who will take charge of the project from beginning to end, to a one-person local construction company.
- Write a full, detailed list of the things that you want to achieve. If you change your mind part way through the project, the costs will change too.
- Check with your local building inspection department to find out which permits you'll need (this is not your contractor's responsibility unless that is spelled out in your contract) and with your insurance company to discuss any extra insurance requirements that will add to your final cost.
- Make a list of potential suppliers to interview. After you've followed the first two steps, talk to relatives, friends and neighbours to get recommendations, as well as local business associations. Some professional organizations such as architects and building associations keep a list of suppliers who specialize in renovation work. Check with your local Better Business Bureau, business association or provincial or territorial consumer affairs office to see whether any complaints have been filed against any firm that you are thinking of hiring.
- Contact at least six professionals by telephone to find a minimum of three to interview.

Interviews are a two-way conversation. The supplier should ask you a lot of questions about what you want. You should be prepared to ask the supplier about similar projects he or she has handled, the time required for the job, whether there will be subcontractors involved, what the stages of progress will be, and the requirements of permits. You should never be given a quote at the interview. Ask the supplier to send you a written estimate of all costs, including labour and any extra charges.

Review all the quotations carefully. They should outline your project and provide at least a partial cost breakdown.

Once you've decided on a supplier and you're satisfied with the details in the contract, sign it. Never allow work to proceed until you have fully reviewed, understood, agreed to and signed the contract.

The contract should include the following information:

- the type and amount of work to be done;
- any extras;
- who is to complete the work (including a list of any subcontractors and who is responsible for their payment and when);
- the total cost;
- the start date and date of completion;
- who is responsible for clean-up afterwards; and
- the name and address of the supplier and your name and address.

On major projects, attach a list of the sections of work to be done and their completion dates to the contract. A payment schedule should also be part of the contract.

Keep payments down to a minimum and check on construction liens legislation in your area. The law may require you to hold back a percentage of the payment until the date when the major work is finished (what's known as the substantial completion date). You'll be asked to sign a completion certificate. Don't sign it until the work is finished and you're satisfied with it. If a contractor asks for a deposit he or she may require a provincial licence. Check with your consumer protection office.

Door-to-door Home Repairs

Sometimes salespeople come to your door offering a deal on roofing, driveway resurfacing, or furnace inspection or repair, because "we just happen to be in your neighbourhood." Usually they insist that the contract must be signed immediately to get the "special" price.

This is a high-pressure sales tactic. Don't fall for it. If you were thinking of having the work done anyway, you should ask the salesperson for local references. Obtain quotes from other suppliers as well.

Although the majority of sellers are honest, some are not. The seller may ask for a deposit, then never return to do the work. Or the work he or she provides is substandard. Unless you have personal references, you won't know what you're really buying until your money is gone (please also see the section on *door-to-door sales*). When you sign a contract in your home, the contractor may be required to be licensed and bonded, and there may be a cooling off period, during which you may cancel the contract for any reason. For more information, contact your provincial or territorial consumer protection agency.

Landlord and Tenant Problems

Landlord and tenant regulations vary considerably across Canada. Different departments in each province and territory administer the legislation. Check the government listings in your telephone book. If there is no specific reference to landlord and tenant, call the general government number for a referral.

Mail Order

Many consumers are taking advantage of the growing catalogue market in Canada. Catalogue shopping can be a timesaving and satisfactory way to buy goods. However, as with any type of transaction, there are still things that a wise consumer should keep in mind.

Ordering

- Keep a record of the name, address and phone number of the company, the goods you ordered, the date of your order, the amount you paid, and the method of payment.
- Keep a record of any delivery period that was promised.
- If you are told that the shipment will be delayed, write the date of that notice in your records and the new shipping date, if you've agreed to wait longer.
- To limit unwanted mail, sign up with the free Do Not Mail/Do Not Call Service operated by the Canadian Marketing Association, a private trade group. The Association will instruct its mail-marketing members to take you off their lists.

Unsolicited Goods

You are under no obligation to accept or pay for any merchandise you receive in the mail that you did not order. In most provinces and territories, when the sender asks for the merchandise back you must return it at the sender's expense; however, in some provinces and territories you cannot be required to pay for the goods or services unless you agreed to do so in writing. To complain about unsolicited goods, contact your provincial or territorial consumer protection agency.

Mail Fraud

- Read the offer carefully. Get the advice of another person whose opinion you trust.
- Deal only with companies or charities whose reputation and integrity are known.
- Never give out your credit card number or personal, financial or employment information unless you know with whom you are dealing.
- Never send money for any "free" merchandise or services.
- Be suspicious of "free gifts" that require a "tax payment" or "registration fee," sweepstakes requiring an entry fee or purchase, employment or work-at-home opportunities requiring a fee, offers requiring your credit card number or bank account number, loans that require you to pay a fee in advance, mailings that look like they are from official government agencies when they are not, and prize notices requiring you to call a 1-900 number.

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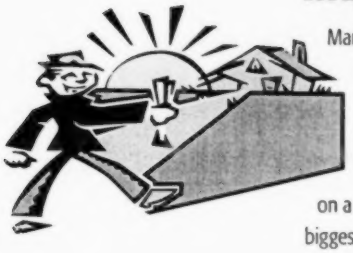
- Never give out your credit card number or personal, financial or employment information unless you know with whom you are dealing.
- Never send money for any "free" merchandise or services.
- Be suspicious of "free gifts" that require a "tax payment" or "registration fee," sweepstakes requiring an entry fee or purchase, employment or work-at-home opportunities requiring a fee, offers requiring your credit card number or bank account number, loans that require you to pay a fee in advance, mailings that look like they are from official government agencies when they are not, and prize notices requiring you to call a 1-900 number.

- Be careful about making impulse purchases.
- Keep a record of the order, notes of the conversation and copies of the advertisement, cancelled cheque, receipt, letters and envelopes.
- Take the time to compare the products, services and prices to those of similar products in local stores.
- Check out the company with your provincial or territorial consumer protection agency or the Better Business Bureau. Mail fraud is a crime.

Major Purchases



Many consumers may be smart day-to-day shoppers but are less confident when it comes to a major purchase such as a home or car. Please read this section carefully, as the suggestions below can help you make a wise decision.

Houses

Experts say that most consumers spend more time on a visit to the grocery store than they do inspecting the biggest purchase of their lives – their home.

The best way to shop for a new home is to prepare a "must have" list. Find an agent you trust and spend a lot of time inspecting all the aspects of any home that you're serious about buying. When you have complaints about real estate agents, contact your provincial or territorial consumer affairs office or real estate association or commission.

Figure out what you can afford, based on a mortgage payment of up to 30 percent of your income. Talk to your regular bank, then compare mortgage rates, terms and conditions at a number of financial institutions. They vary widely. You can get a good idea of current prices in the newspaper. Decide which residential areas you want to consider and check the local prices.

Unless you're in a building trade, you won't necessarily see the faults in a home you're considering. Find a competent home inspector. Ask friends and neighbours for references. Be prepared to follow the advice the home inspector offers. He or she should always provide a written report. Keep in mind that home inspectors are not regulated and they are not liable for giving you incorrect information.

New Homes

Talk to the local home builders association for general information. Many home builders associations provide brochures and sample contracts to help consumers understand the market. Provincial consumer and housing ministries and their Web sites are also helpful.

Condominiums

You may be considering a condo, but if you've never lived in one, you should check into all the restrictions and rules before you buy. Ask to see a copy of the corporation by-laws; they may include very specific conditions, such as whether you may put in a garden or hang seasonal lights outside. Talk to people in the community. Find out about maintenance fees and how often they have increased. Check whether there is a reserve fund in place for repairs and maintenance of major items, such as roofs, driveways and parking lots.

Motor Vehicles

Buying a new car can be a big thrill, but that thrill can quickly wear off when the car is not as it was represented. Before you start looking for a car, van or personal-use truck, think about what you require. Keep in mind the distances that you typically travel, the road conditions (highways versus unpaved roads) and the types of loads you carry. No matter how appealing the sports car is, you'll end up unhappy if it doesn't do the job.

Choosing the right dealer can make a big difference in avoiding problems both during and after the purchase. Take the time to check potential dealers and always comparison shop. Each dealer may offer you a different "deal" on the same make and model.

Unfortunately, high-pressure sales tactics are still a problem in many areas. Don't let yourself be talked into something that you don't want or can't afford. If you're not satisfied, walk out.

Please remember that once you have signed a contract with a dealership or used vehicle seller, the contract is binding. As soon as both sides have signed,

the seller is not obliged to let you out of the contract if you change your mind. **There is no cooling-off period.**

Make sure that you discuss all the options that you want and be careful of dealers who want to sell you a vehicle that's "loaded." Although options are generally sold in packages, there are some options you probably won't require and shouldn't pay for. When you buy near the end of the season, you may not be able to get all of your choices.

Carefully consider the question of whether to buy or lease. You can't beat an outright purchase paid in full, but few people can afford that option in today's marketplace. Whatever you decide, read the contract carefully. Compare possible financing arrangements available from a number of lenders. The difference in interest rates and prices may surprise you.

Don't forget that the cost of driving includes service, parking, insurance and fuel, and should figure into your plans when buying. In urban areas, many Canadians find the option of renting a car only when they need it to be more cost-effective than buying.

Every so often, someone buys a car that is a "lemon." Check with your provincial or territorial consumer and auto protection agencies to see whether they can help. Also, the Canadian Motor Vehicle Arbitration Plan, listed in the directory of this book, provides binding arbitration that may be an alternative to court.

Misleading Advertising

As part of its goal to provide consumers with competitive prices and product choices, the *Competition Act* prohibits a number of marketing practices. Consumers may complain to the federal government about any of these practices even when they have no intention of buying the product.

- Misleading advertising occurs when a representation related to a product or service is deliberately false or misleading in order to persuade the consumer to buy it.
- Double ticketing (charging the higher of two prices) occurs when a seller represents two or more prices on a product or service and the consumer is not charged the lowest price.
- Pyramid selling is a multilevel marketing plan that uses certain specific deceptive means to obtain money.
- Bait and switch occurs when a seller attracts customers by advertising a certain product or service at a bargain price, but does not supply the advertised product or service in reasonable quantity with the purpose of persuading the customer to purchase a more expensive item.

Consumers may contact the Competition Bureau to file a complaint or obtain additional information at 1-800-348-5358 or **compbureau@ic.gc.ca**, or visit the Bureau's Web site at **http://www.competition.ic.gc.ca**. When the matter relates to the labelling of food, contact the Canadian Food Inspection Agency. You may also contact your provincial or territorial office of consumer affairs or consumer protection office to file a complaint.

Consumers who make a purchase are also protected by laws that prohibit unfair or deceptive trade practices (please also see the sections on *advance fee scams*, *consumer privacy*, *contracts*, *fraud* and *multilevel marketing*).

Finally, you have the option of complaining to a non-governmental body, Advertising Standards Canada. It is made up of advertisers, representatives from advertising agencies and the media, and consumers. It discourages false or misleading advertising by its members through codes of behaviour.

Advertising Standards Canada
Suite 402, 350 Bloor Street East
Toronto ON M4W 1H5

Tel.: (416) 961-6311
Fax: (416) 961-7904
E-mail: **info@standards.com**
Web site: **http://www.adstandards.com**

Suite 130, 4823 Sherbrooke Street West
Montréal QC H3Z 1G7

Tel.: (514) 931-8060
Fax: (514) 931-2797
Web site: **http://www.normespub.com**

Multilevel Marketing and Pyramid Selling Schemes

Multilevel marketing (MLM) is a system for selling products whereby participants in a plan are paid for selling products to other participants who, in turn, are paid for selling the same products to yet more participants. This type of marketing is legal in Canada when the plan does not contravene any requirements of the *Competition Act*.

Referral selling, matrix marketing and binary systems are all similar types of marketing plans, though some may be illegal under the *Criminal Code*, the *Competition Act* and some provincial and territorial laws.

Under the *Competition Act*, MLM plans that make representations relating to potential compensation must also disclose the amount of compensation earned by typical participants in the plan.

Pyramid selling is an MLM plan that incorporates the following deceptive practices, which make it a criminal offence under the *Competition Act*:

- paying money for the right to recruit new members (who also pay money for the same right);
- requiring new recruits to buy products as a condition of participation;
- selling unreasonable amounts of inventory to participants; and
- having an unreasonable product return policy.

Anyone who wishes to set up a MLM plan may approach the Competition Bureau to obtain additional details or request an advisory opinion.

Pyramid selling is also a criminal offence under the *Criminal Code*.

When considering getting involved in a MLM system, ask yourself the following questions:

- Is this type of MLM illegal? You may want to seek independent legal advice before signing any documents or committing funds.
- How much of a financial and time commitment will this system require? Some programs require you to commit substantial sums of money up front; others will ask that you purchase a large inventory of their product.
- Are you aware of the legal and fiscal considerations of becoming a seller? You must observe consumer protection laws and, in some provinces and territories, obtain a sellers permit. Both federal and provincial revenue departments will also probably require you to collect GST and provincial or territorial sales taxes.
- Are the profit levels claimed by the representatives of the MLM system realistic? In some cases, when the amount of time spent selling the products, following-up with customers and recruiting new members is considered, the resulting "hourly wage" can be quite low. Some participants in an MLM never make a profit and even lose money.

Contact the Competition Bureau, unless the complaint relates to the labelling of food, in which case contact the Canadian Food Inspection Agency.

Product Safety

Knowing how to use products correctly, reading instructions and being alert to hazards will help to ensure a safe environment around you. You also should pay attention to product recalls in the news and consumer magazines.

- Read about major appliances, tools and other items before you buy them. There are several consumer magazines at the library, which give detailed information on the prices, features and safety of various products.
- Learn to use power tools and electrical appliances safely. For example, if you don't know what a ground fault circuit interrupter (GFCI) is, find out. Read the instructions carefully before using the equipment.
- Don't use things for purposes the manufacturer never intended.
- Make sure toys are age-appropriate. Your 10-year-old's baseball bat can be a lethal weapon in the hands of your three-year-old slugger.

- It is recommended that children always wear bicycle helmets. Some provinces now require it. When shopping for helmets, look for the stickers from organizations such as CSA, ANSI and/or SNELL to ensure that you are buying a safe helmet.
- Small parts can present choking hazards to young children, who put things in their mouths. Beware of balloons, balls, marbles and older children's toys.
- Baby items demand special attention. Cribs, baby walkers and baby gates have changed dramatically because of new safety requirements. Don't buy used baby items that don't comply with current standards.
- Garage and tag sales are places where small appliances, power tools, baby furniture and toys with safety defects, lead paints or other hazards get passed along to new owners. Make sure these types of items meet current safety requirements.
- Read product labels. Some products can turn into deadly poisons when mixed with other products, stored improperly or used in poorly ventilated areas.
- Keep all medicines, cleaning products, wood finishes, toxic art supplies and paint out of the sight and reach of young children. Keep leftover products in their original containers. Post the poison control emergency number near your phone. Get rid of old and outdated products.
- Look for tamper-resistant packaging on foods and medicine.
- Watch out for lead crystal decanters and dinnerware decorated with lead paint or glaze. When there's no way to ensure the items are lead-free, don't buy them.

Refund and Exchange

While no legal obligation exists for businesses to accept returned items unless they are defective, it is generally accepted that offering refunds or exchanges is a critical part of developing and maintaining good customer relations. Ask about the seller's refund or exchange policy before you buy.

Rent-to-own

Although turning to rent-to-own sounds like a simple solution for when you're short of cash, it can be expensive. The rental charge can be three or four times what it would cost to pay cash or finance the purchase at the highest interest rate typically charged in installment sales.

Before signing a rent-to-own contract, ask yourself the following questions.

- Is the item something I absolutely have to have right now?
- Can I delay the purchase until I have saved enough money to pay cash or at least make a down payment on an installment plan?
- Have I considered all my credit options, including applying for retail credit from the merchant or borrowing money from a credit union or bank?
- Would a used item purchased from a garage sale, classified ad or second-hand store serve the purpose?

If you decide that rent-to-own is the best choice for you, here are some questions you should ask before you sign on the dotted line.

- What is the total cost of the item? The total cost can be determined by multiplying the amount of each payment by the number of payments required to purchase the item. Make sure to add in any additional charges, for example, finance, handling or balloon payments at the end of the contract.
- Am I getting a new or used item?
- Can I purchase the item before the end of the rental term? If so, how is the price calculated?
- Will I get credit for all of my payments if I decide to purchase the item?

- Is there a charge for repairs during the rental period? Will I get a replacement while the rented item is not in my possession?
- What happens if I am late on a payment? Will the item be repossessed? Will I pay a penalty if I return the item before the end of the contract period?

Comparison shop among various rent-to-own merchants. Contact your provincial or territorial consumer protection agency to find out if there are any complaints on record against the business. Check for any specific provincial or territorial laws. Read the contract carefully and make sure you understand all the terms and get all promises in writing.

Remember, know what you are paying. Compare the cash price plus finance charges in an installment plan with the total cost of a rent-to-own transaction.

Telemarketing

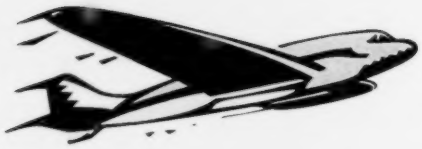
While many legitimate businesses use the telephone to make their sales, so do an increasing number of fraudulent companies. To report deceptive telemarketing practices, contact the Competition Bureau by telephone at 1-800-348-5358 or by e-mail at **compbureau@ic.gc.ca**, or visit the Bureau's Web site at **http://www.competition.ic.gc.ca**. You may also call PhoneBusters at 1-888-495-8501. PhoneBusters is the national deceptive telemarketing call centre operated by the Ontario Provincial Police and supported by industry and government partners. You can also learn about consumer scams and find advice on how to deal with them at **http://www.rcmp-grc.gc.ca/scams/ecbweb.htm** .

Tips for Smart Telephone Transactions

- When you are told that you have won a prize, do not commit to purchase any other product or pay any additional fee in order to collect your prize.
- Always keep a record of the name, address and phone number of the person and the company, the goods you ordered, the date of your purchase, the amount you paid (including shipping and handling) and the method of payment.
- Keep a record of any delivery period that was promised.
- When you are told that the shipment will be delayed, write the date of that notice in your records and the new shipping date, if you've agreed to wait longer.
- Don't give your credit card number, bank account number or other personal information to a telemarketer unless you are familiar with the company or organization, and the information is necessary in order to make your purchase.

Use Caution and Common Sense

- Don't be pressured into acting immediately or without the full information you need.
- When an offer sounds too good to be true, think twice before making your final decision.
- Shop around and compare costs and services.
- Report all fraudulent activity or check the company out with your consumer affairs office, PhoneBusters or the Better Business Bureau.
- To reduce telephone calls you do not want, sign up with the free Do Not Mail/Do Not Call Service operated by the Canadian Marketing Association.



Travel

An enjoyable holiday begins with careful preparation long before you pack your bags.

Choosing a Travel Agent

- Has the agent completed a training program?
- Has he or she travelled widely?
- How many years has the agency or operator been in business?
- Does the agency or consultant belong to a travel agents association or related organization (see below)?

Ask About Agency Affiliates

Many agencies belong to professional travel or trade associations. Members must usually meet certain requirements for training, staffing and financing. Here are some common examples:

- Canadian Institute of Travel Counsellors (CITC): This is Canada's national association for travel agents. It monitors professional standards and training, and offers approved courses for travel agents. Certified Travel Counsellors are members who have passed CITC-administered exams and worked three years as full-time agents.
- International Air Transport Association (IATA): Travel agencies displaying IATA designation are authorized to sell tickets for IATA-member airlines.
- Air Transport Association of Canada: Affiliated agencies are authorized to sell domestic airline tickets.
- Alliance of Canadian Travel Associations (ACTA): Members must follow a code of standards and ethics. When a member agency has a business failure, ACTA will try to assist customers who might otherwise suffer a financial loss.

Affiliation with these groups does not guarantee that you won't have problems if the tour operator that your agent booked goes bankrupt. But it does give some measure of security.

Check Your Insurance Needs

While most holidays go smoothly, it makes sense to protect yourself should problems occur. Think about what would happen if you lost your luggage, became ill in another country, or your tour operator or airline went bankrupt. Smart travellers protect themselves from financial loss by being insurance-wise.

Review Your Coverage

Before you buy travel insurance, check what coverage you already have.

- Your personal property insurance may cover lost or stolen luggage.
- Your car insurance may provide collision and liability coverage for rented automobiles.
- Your credit card may offer baggage, medical and other types of insurance.
- Your provincial or territorial health care plan gives some medical coverage while you are out of the province or territory. Once you travel outside Canada, you are responsible for any medical and hospital costs that exceed rates set by your province or territory. Be warned that in some countries, health services cost much more than they do here. You would be wise to buy additional medical coverage to pay for the difference. Also, you should contact your provincial or territorial health care plan when you plan to be away for three months or longer.
- Find out what various insurance companies offer. Many health and accident insurance policies do not cover medical problems you already have, such as a heart condition. Read the policies carefully.

Ask About Default Insurance

Ask your agent for default insurance. It protects your money when a tour operator or other service supplier goes out of business.

ACTA now requires its member travel agents to offer default insurance to their customers. People who don't want travel insurance have to sign a waiver saying it had been offered to them and they turned it down.

Default insurance is offered not only through ACTA agents; many other agents offer it as well. Ask for it specifically.

Default protection is usually sold as part of a trip cancellation policy, but not always. Make sure you specify that you want it. Read the policy before you buy to be sure you're getting what you want.

Sometimes travel agencies will "guarantee" your trip at no extra cost. Unless the agency's guarantee is backed by an insurance policy, however, you won't be protected if the agency collapses.

Unfair or Deceptive Business Practices

Most provinces have laws that protect consumers from unfair or deceptive practices. Generally, an unfair or deceptive practice can be thought of as a representation that has the tendency or effect of misleading the average person. When you believe you have been deceived, contact your provincial or territorial consumer affairs office.

Consumers are also protected against misleading advertising.

Consumers may also contact their local Better Business Bureau, or the Competition Bureau, unless the complaint relates to the labelling of food, in which case contact the Canadian Food Inspection Agency.

Warranties

Most contracts include specific warranties to protect consumers. When they do not, some provincial and territorial legislation says that implied warranties apply to every sales contract (unless the parties lawfully agree that the warranty does not apply). You should always check the warranty on any product before you buy it. To see whether a warranty applies in your case reread the contract, or contact the consumer affairs office in the province or territory where the contract was made.

Consumers may also contact the Better Business Bureau.

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Consumers may also contact the Better Business Bureau.

Directory of Organizations

Consumer Affairs Offices

Below is contact information for consumer affairs offices across the country. Staff in these offices can help you with any consumer problem, but do check the lists of other organizations in this directory to see if there is another contact who can assist you.

Federal Government

Office of Consumer Affairs
Industry Canada
9th Floor, East Tower
235 Queen Street
Ottawa ON K1A 0H5

Fax: (613) 952-6927
Web Site: **http://consumer.ic.gc.ca**

Competition Bureau
Industry Canada
50 Victoria Street
Hull QC K1A 0C9

Tel.: (819) 997-4282
Toll Free: 1-800-328-6189
TDD: 1-800-642-3844
Fax: (819) 997-0324
E-mail: compbureau@ic.gc.ca
Web Site: **http://www.competition.ic.gc.ca**

Provincial Governments

Newfoundland and Labrador

Trade Practices and Licensing Division
Department of Government Services and Lands
2nd Floor, Confederation Building West
PO Box 8700
St. John's NF A1B 4J6

Tel.: (709) 729-2600
Fax: (709) 729-3205

Government Service and Lands
McCurdy Complex
PO Box 222
Gander NF A1V 2N9

Tel.: (709) 256-1019
Fax: (709) 256-1438

Government Service Centre
PO Box 2006
Corner Brook NF A2H 6J8

Tel.: (709) 637-2445
Fax: (709) 637-2905
Web Site: **http://www.gov.nf.ca/gsl/cca/tpl/default.stm**

Prince Edward Island

Consumer, Corporate and Insurance Services
Office of the Attorney General
4th Floor, 95 Rochford Street
PO Box 2000
Charlottetown PEI C1A 7N8

Tel.: (902) 368-4580
Toll Free: 1-800-658-1799
Fax: (902) 368-5283
Web Site: **http://www.gov.pe.ca**

Nova Scotia

Service Nova Scotia and
Municipal Relations
PO Box 2502
Halifax NS B3J 3N5

Tel.: (902) 424-5200
Toll Free: 1-800-670-4357
Fax: (902) 424-0720
Web Site: **http://www.gov.ns.ca/snsmr**

New Brunswick

Consumer Affairs Branch
Department of Justice
670 King Street
PO Box 6000
Fredericton NB E3B 5H1

Tel.: (506) 453-2659
Fax: (506) 444-4494
E-mail: **al@gov.nb.ca**
Web Site: **http://www.gov.nb.ca/justice/**

Quebec

Office de la protection
du consommateur
Room 450, 400 Jean-Lesage
Boulevard
Québec QC G1K 8W4

Tel.: 1-888-672-2556
Web Site: **http://www.opc.gouv.qc.ca**

Ontario

Ministry of Consumer and
Business Services
General Inquiry Unit
35th Floor, 250 Yonge Street
Toronto ON M5B 2N5

Tel.: (416) 326-8555
Toll Free: 1-800-268-1142
Web Site: **http://www.ccr.gov.on.ca**

Manitoba

Consumers Bureau
Manitoba Consumer and
Corporate Affairs
302-258 Portage Avenue
Winnipeg MB R3C 0B6

Tel.: (204) 945-3800
Toll Free: 1-800-782-0067
Fax: (204) 945-0728
E-mail: **consumersbureau@cca.gov.mb.ca**
Web Site: **http://www.gov.mb.ca/cca/consumb**

Saskatchewan

Consumer Protection Branch
Saskatchewan Department of Justice
1871 Smith Street
Regina SK S4P 3V7

Tel.: (306) 787-5550
Toll Free (in Saskatchewan):
1-888-374-4636
Fax: (306) 787-9779
E-mail: **consumerprotection@justice.gov.sk.ca**

Alberta

Alberta Government Services
Registries and Consumer Services
Consumer Services Branch
Floor 13, 10155-102 Street
Edmonton AB T5J 4L4

Tel.: (780) 427-4088
Toll Free (in Alberta): 1-877-427-4088
Fax: (780) 422-9106
Web Site: **http://www.gov.ab.ca/gs**

Room 301, 7015 Macleod Trail South
Calgary AB T2H 2K6

Tel.: (403) 297-5700
Fax: (403) 297-6138

British Columbia

Ministry of Attorney General
Community Justice Branch
Consumer Services Division
Consumer Services Head Office
5th Floor, 1019 Wharf Street
Victoria BC V8V 1X4

Mailing Address
PO Box 9297, Station Prov Govt
Victoria BC V8W 9J8

Tel.: (250) 387-3045
Fax: (250) 953-3533
E-mail: **consumer@ag.gov.bc.ca**
Web Site: **http://www.pssg.gov.bc.ca/consumers**

Investigations/Trade Practices

Motor Dealer Licensing:
(250) 387-5433

Cemetery and Funeral Services:
(250) 387-1271

Debt Collection: (250) 387-1627

Regional Offices

Suite 402, 4211 Kingsway
Burnaby BC V5H 1Z6

Tel.: (604) 660-3570
Fax: (604) 660-3521

Investigations/Trade Practices
Travel/Direct Sellers: (604) 660-3540

100 Cranbrook Street N.
Cranbrook BC V1C 3P9

Tel.: (250) 426-1497
Fax: (250) 426-1561

235-1st Avenue
Kamloops BC V2C 3J4

Tel.: (250) 828-4667
Fax: (250) 371-3822

1726 Dolphin Avenue
Kelowna BC V1Y 9R9

Tel.: (250) 717-2019
Fax: (250) 717-2021

1044-5th Avenue
Prince George BC V2L 5M2

Tel.: (250) 565-6030
Fax: (250) 565-6180

Yukon Territories

Department of Justice
Consumer Services Branch
PO Box 2703
Whitehorse YK Y1A 2C6

Tel.: (867) 667-5111
Toll Free: 1-800-661-0408
Fax: (867) 667-3609
E-mail: **consumers@gov.yk.ca**

The Andrew Philipson Law Centre
2130-2nd Avenue
Whitehorse YK Y1A 5C3

Tel.: (867) 667-5111

Northwest Territories

Consumer Services
Community Operations Programs
Municipal and Community Affairs
Room 500, 5201-50th Avenue
Yellowknife NWT X1A 3S9

Tel.: (867) 873-7125
Fax: (867) 920-6343
E-mail: **mgagnon@maca.gov.nt.ca**
Web Site: **http://www.maca.gov.nt.ca**

Nunavut

Consumer Affairs
Community Government and Transportation
PO Box 440
Baker Lake NU X0C 0A0

Tel.: (867) 793-3303
Toll Free: 1-866-456-2304
Fax: (867) 793-3321

Other Governmental Contacts

These are government offices that handle specific issues such as competition policy, food, product and road safety, and bankruptcy.

Competition Policy: Competition Bureau

The Competition Bureau promotes fair competition in the marketplace by discouraging deceptive business practices.

When you or someone you know has been the victim of deceptive business practices, you should call the Bureau or fill out an on-line Inquiry Form. (The form is placed on a secure server that is designed to protect confidential information.) The information goes directly to the Bureau's Information Centre.

Bureau staff will examine your complaint to determine whether it raises concerns under the Competition Act, the Consumer Packaging and Labelling Act, the Textile Labelling Act, or the Precious Metals Marking Act. When it does, the Bureau may contact other customers or competitors to obtain more information. When, after further study, there is evidence of a possible contravention of an Act, a formal inquiry may be opened. All inquiries are conducted in private.

Information Centre
Competition Bureau
Industry Canada
50 Victoria Street
Hull QC K1A 0C9

Tel.: (819) 997-4282
Toll Free: 1-800-348-5358
TDD: 1-800-642-3844
Fax: (819) 997-0324
Fax-on-demand: (819) 997-2869
E-mail: **compbureau@ic.gc.ca**
Web site: **http://www.competition.ic.gc.ca**

Food Safety: Canadian Food Inspection Agency

In 1997, the Government of Canada consolidated all food inspection services into a single federal food inspection agency. Consumers are now able to address food inspection questions or concerns to a single contact.

59 Camelot Drive
Nepean ON K1A 0Y9

Tel.: (613) 225-2342
Food Complaint Telephone Line:
1-800-701-2737
Fax: (613) 228-6634
Web Site: **http://www.inspection.gc.ca/english/toce.shtml**

Product Safety: Health Canada

The mission of Health Canada's Product Safety Program is to prevent product-related death, illness and injury. It protects consumers from hazardous or potentially hazardous products covered by the Hazardous Products Act. The Product Safety Bureau's regional offices investigate consumer and trade complaints.

Head Office

Product Safety Bureau
Health Canada
4th Floor, McDonald Building
123 Slater Street
Address Locator 3504D
Ottawa ON K1A 0K9

Tel.: (613) 957-4467
Fax: (613) 952-1994
Web Site: **http://www.hc-sc.gc.ca/ehp/ehd/psb/index.htm**

Newfoundland

3rd Floor, John Cabot Building
10 Baxter's Hill, PO Box 1949
St. John's NF A1C 5R4

Tel.: (709) 772-4050
Fax: (709) 772-5945

Nova Scotia

Atlantic Regional Office
1505 Barrington Street
PO Box 1060
Halifax NS B3J 3Y6

Tel.: (902) 426-8300
Fax: (902) 426-6676

New Brunswick and Prince Edward Island

1st Floor
10 High Field Street
Moncton NB E1C 9V5

Tel.: (506) 851-6638
Fax. (506) 851-3197

Quebec

Quebec Regional Office
1001 St. Laurent Street West
Longueuil QC J4K 1C7

Tel.: (450) 646-1353
Toll Free: 1-800-561-3350
Fax: (450) 928-4102

Ontario

Ontario Regional Office
2301 Midland Avenue
Scarborough ON M1P 4R7

Tel.: (416) 973-4705
Fax: (416) 973-1746

Manitoba

Central Regional Office
510 Lagimodiere Boulevard
Winnipeg MB R2J 3Y1

Tel.: (204) 983-2846
Fax: (204) 984-0461

Saskatchewan

Room 412, Federal Building
101-22nd Street East
Saskatoon SK S7K 0E1

Tel.: (306) 975-4028
Fax: (306) 975-6040

Alberta

Suite 839, 9700 Jasper Avenue
Edmonton AB T5J 4C3

Tel.: (780) 495-2626
Fax: (780) 495-2624

Room 282, Harry Hays Building
220-4th Avenue South East
Calgary AB T2G 4X3

Tel.: (403) 292-4677
Fax: (403) 292-4644

British Columbia

Western Regional Office
3155 Willingdon Green
Burnaby BC V5G 4P2

Tel.: (604) 666-5003
Fax: (604) 666-3149

Yukon

see British Columbia

Northwest Territories

see Alberta

Nunavut

see Ontario

Road Safety: Transport Canada

Transport Canada, in cooperation with provincial and territorial governments and national safety organizations, works to improve road safety in Canada. The Road Safety Directorate has a broad range of responsibilities that are of interest to the public. Its mandate is to reduce the deaths, injuries, damage to property and the environment, health impairment and energy consumption resulting from the use of motor vehicles in Canada.

Transport Canada Road Safety Directorate
Tower C, Place de Ville
330 Sparks Street
Ottawa ON K1A 0N5

Tel.: (613) 998-8616
Toll Free: 1-800-333-0371
Web Site: **http://www.tc.gc.ca/roadsafety/rsindx_e.htm**

General information (including importation of vehicles from countries OTHER than the United States) and road safety (including air bags, anti-lock brakes, tires and winter driving)
Tel.: (613) 993-9851

Defect Investigations and Recalls
Toll Free: 1-800-333-0510

Importation of vehicles from the United States
22 Wellesley Street East
Toronto ON M4Y 1G3

Tel.: (416) 598-7840 (Toronto)
Toll Free: 1-800-511-7755
(valid in Canada and the U.S.)

Saskatchewan

Vehicle Safety and Standards
Saskatchewan Government Insurance
2260-11th Avenue
Regina SK S4P 2N7

Tel.: (306) 775-6189

Bankruptcy: Office of the Superintendent of Bankruptcy

The Office of the Superintendent of Bankruptcy helps ensure that bankruptcies and insolvencies are conducted in a fair and orderly manner. The Office's responsibilities include investigating complaints from debtors and members of the general public regarding possible wrongdoing by someone involved in the insolvency process.

National Headquarters

Industry Canada
Office of the Superintendent of Bankruptcy
8th Floor, Jean Edmonds Towers South
365 Laurier Avenue West
Ottawa ON K1A 0C8

Call the direct numbers listed below.

Web Site: **http://strategis.ic.gc.ca**

Trebla Building
2nd Floor, 473 Albert Street
Ottawa ON K1R 5B4

Tel.: (613) 995-2994
Fax: (613) 996-0949

Atlantic Canada

16th Floor, 1505 Barrington Street
PO Box 940, Station M
Halifax NS B3J 2V9

Tel.: (902) 426-2900
Fax: (902) 426-7275

Quebec

Suite 800, 5 Place Ville Marie, 4th floor
Montreal QC H3B 2G2

Tel.: (514) 283-6192
Fax: (514) 283-9795

2nd Floor, 1040 Avenue Belvedere
Sillery QC G1S 3G3

Tel.: (418) 648-4280
Fax: (418) 648-4120

Suite 600, 2665 King West
Sherbrooke QC J1L 1C1

Tel.: (819) 564-5742
Fax: (819) 564-4299

Ontario

Suite 600, 25 St. Clair Avenue East
Toronto ON M4T 1M2

Tel.: (416) 973-6486
Fax: (416) 973-7440

4th Floor, 69 John Street South
Hamilton ON L8N 2B9

Tel.: (905) 572-2847
Fax: (905) 572-4066

303–451 Talbot Street
London ON N6A 5C9

Tel.: (519) 645-4034
Fax: (519) 645-5139

Manitoba

4th Floor, 400 St. Mary Avenue
Winnipeg MB R3C 4K5

Tel.: (204) 983-3229
Fax: (204) 983-8904

Saskatchewan

1020–2002 Victoria Avenue
Regina SK S4P 0R7

Tel.: (306) 780-5391
Fax: (306) 780-6947

7th Floor, 123–2nd Avenue South
Saskatoon SK S7K 7E6

Tel.: (306) 975-4298
Fax: (306) 975-5317

Alberta

Suite 510, Standard Life Tower Building
639 Fifth Avenue S.W.
Calgary AB T2P 0M9

Tel.: (403) 292-5607
Fax: (403) 292-5188

Alberta and Northwest Territories

Suite 725, Canada Place
9700 Jasper Avenue
Edmonton AB T5J 4C3

Tel.: (780) 495-2476
Fax: (780) 495-2466

British Columbia

Suite 1900, 300 West Georgia Street
Vancouver BC V6B 6E1

Tel.: (604) 666-5007
Fax: (604) 666-7981

Consumer Groups

These organizations define their missions as consumer assistance, protection and/or advocacy, and the services they provide vary. Some groups are large with general mandates. Others are small and focus on narrow issues. All are interested in hearing from consumers about problems, issues and trends in connection with their advocacy and consumer education activities.

Automobile Protection Association

The Automobile Protection Association is a non-profit auto industry watchdog. It works for improved legislation, industry sales practices and automobile safety.

Suite 1319, 2 Carlton Street
Toronto ON M5B 1J3

Tel.: (416) 204-1444
Fax: (416) 204-1985
Web Site: **http://www.apa.ca**

292 St. Joseph Boulevard West
Montréal QC H2V 2N7

Tel.: (514) 272-5555
Fax: (514) 273-0797
Web Site: **http://www.apa.ca/template.asp?lang=french**

Canadian ShareOwners Association

The Canadian ShareOwners Association is an independent non-profit organization serving the needs of individual investors and investment clubs. Its mandate is to educate Canadians on successful investing, and it offers programs and tools to make investing easier for Canadians.

The association currently has approximately 10 000 members. Ten regional chapters have been formed in cities across Canada. It produces and distributes the bimonthly *Canadian Shareowner* magazine to its members.

Individual memberships are CAN$89 per year. Investment club rates are available upon request.

You may subscribe to *Canadian Shareowner* without joining the association. Subscription rates: CAN$68 per year in Canada (including GST).

Payment may be made by Visa or MasterCard or cheque (payable to *Canadian Shareowner*). Mail your subscription request to:

7th Floor, 121 Richmond Street West
Toronto ON M5H 2K1

Tel.: (416) 595-9600
Fax: (416) 595-0400
E-mail: **questions@shareowner.com**
Web Site: **http://www.shareowner.ca**

Canadian Toy Testing Council

Founded in 1952, the Canadian Toy Testing Council was officially incorporated federally in 1968. The Council promotes the design, production and distribution of toys that meet the expectations of children and parents for function, durability and play value. The Council annually publishes the *Toy Report*, which contains testing results for more than 1600 toys. The Council has 40 active council members, 25 000 subscribers to the *Toy Report*, and 325 volunteer families who test toys.

Suite 102, 22 Antares Drive
Nepean ON K2E 7Z6

Tel.: (613) 228-3155
Fax: (613) 228-3242
E-mail: **cttc@cyberus.ca**
Web Site: **http://www.toy-testing.org**

Consumers' Association of Canada

Established in 1947 and federally incorporated in 1962, the Consumers' Association of Canada is an independent, non-profit, volunteer organization committed to defending the rights of consumers in areas of consumer information. The Association protects consumers in the marketplace by lobbying government, business and industry for standards and legislation. Its mission is to:

- unite the strength of consumers to improve the standard of living in Canadian homes
- study consumer problems and make recommendations for their solution
- bring the views of consumers to the attention of government, trade and industry, and provide a channel from these to the consumer
- obtain and provide for consumers information and counsel on consumer goods and services, and conduct research and tests for the better accomplishment of the objects of the Association.

Suite 404, 267 O'Connor Street
Ottawa ON K2P 3T9

Tel.: (613) 238-2533
Fax: (613) 563-2254
E-mail: **info@consumer.ca**
Web Site: **http://www.consumer.ca**

Consumers Council of Canada

The Consumers Council of Canada is a not-for-profit organization that aims to improve the marketplace for consumers through active cooperation with business, government and special interest groups. The founding members and current board of directors of the independent organization include well-known national and international experts in the fields of consumer advocacy, policy development and research. Together, they bring many years of combined expertise to those with direct interest in consumer issues – consumers, business and government, as well as selected special interest groups.

Suite 300, 88 Prince Arthur Avenue
Toronto ON M5R 1B6

Tel.: (416) 961-3487
Fax: (416) 975-8819

One Voice – Seniors Network

One Voice is a national, not-for-profit, voluntary charitable organization established and incorporated in 1987. One Voice promotes the enhancement of the status and independence of older Canadians. One Voice advocates policies and programs to improve the well-being of Canadian seniors, and encourages and enables their full and active participation in decisions affecting their lives. One Voice has 4500 full participant members, 4850 readers of its magazine and 4300 sustaining members, and represents 1.5 million seniors.

Suite 100, 112 Eddy Street
Hull QC J8X 2W5

Tel.: (819) 770-3131
Toll Free: 1-888-867-1111
Fax: (819) 770-5833
E-Mail: **contactus@50more.com**
Web Site: **http://www.50more.com**

Public Interest Advocacy Centre

The Public Interest Advocacy Centre is a registered charitable organization federally incorporated in 1976. It provides legal advice, representation and specialized research on a non-profit basis to groups and individuals who are voicing public concern, and who would otherwise not have access to such services. Since its inception, the Centre has made issues associated with the regulatory process a priority. In particular, the Centre has developed a reputation for providing effective advocacy in the areas of telecommunications, cable broadcasting, energy, transportation and privacy.

Since 1992, the Centre has become a membership organization with nine member organizations: Alberta Council on Aging, Canadian Pensioners Concerned, Consumers Fight Back Associations, Dying with Dignity, Manitoba Society of Seniors, One Voice – Seniors Network, Ontario Coalition of Senior Citizen Organizations, PEI Council of the Disabled, and Rural Dignity of Canada. The Centre's constitution provides that the members of these organizations are also associate members of the Centre. As a result, the Centre has 2 305 650 members. In addition, the Centre has 900 individual members, donors and supporters, provides legal services to approximately 25 national and provincial organizations, and distributes its newsletter to approximately 1500 individuals, companies and government agencies.

Suite 1204, 1 Nicholas Street
Ottawa ON K1N 7B7

Tel.: (613) 562-4002
Fax: (613) 562-0007
E-mail: **piac@web.net**
Web Site: **http://www.piac.ca**

Quebec Consumer Protection Organizations

ACEF = Association coopérative d'économie familiale
E-mail: **acqinfor@cam.org**

Association des consommateurs du Québec
Suite 101, 3120 Masson Street
Montréal QC H1Y X8

Tel.: (514) 376-8517
Fax: (514) 376-1029

Coalition des association de consommateurs du Québec (CACQ)
6734 Monk Boulevard
Montréal QC H4E 3J1

Tel.: (514) 362-1771
Fax: (514)362-0660
E-mail: **acefsom@consommateur.qc.ca**

Fédération des associations coopératives d'économie familiale (FACEF)
815 Laurier Avenue East
Montréal QC H2J 1G2

Tel.: (514) 271-7004
Fax: (514) 271-1036
E-mail: **facef@cam.org**

Action Réseau Consommateur (ARC)
Suite 103, 1215 de la Visitation Street
Montréal QC H2L 3B5

Tel.: (514) 521-6820
Fax: (514) 521-0736
E-mail: **action@totala.net**

Carrefour d'éducation populaire de Pointe St-Charles
2356 Centre Street
Montréal QC H3K 1J7

Tel.: (514) 596-4444
Fax: (514) 596-4443
E-mail: **carrefour.anim@csdm.qc.ca**

ACEF Abitibi-Témiscamingue (FACEF)
Suite 202, 34 Gamble Street East
Rouyn-Noranda QC J9X 3B7

Tel.: (819) 764-3302
Fax: (819) 762-0543
E-mail: **acef-at@sympatico.ca**

ACEF Amiante-Beauce-Etchemins
37 Notre-Dame Street South
Thetford-Mines QC G6G 1J1

Tel.: (418) 338-4755
Fax: (418) 335-0850
E-mail: **acefabe@megantic.ca**

ACEF Basses-Laurentides
42-B Turgeon Street
Sainte-Thérèse QC

Tel.: (514) 430-2228
Fax: (514) 435-7184
E-mail: **acefbl@cam.org**

ACEF Bois-Francs
Suite 230, 59 Monfrette Street
Victoriaville QC G6P 1J8

Tel.: (819) 752-5855
Fax: (819) 758-8270
E-mail: **acefbf@cdcbf.qc.ca**

ACEF Montréal East
Suite 100, 2226 Henri Bourassa Boulevard East
Montréal QC H2B 1T3

Tel.: (514) 384-2013
Fax: (514) 384-8911
E-mail: **acefest@consommateur.qc.ca**

ACEF Estrie (ARC)
Suite 201, 187 Laurier Street
Sherbrooke QC J1H 4Z4

Tel.: (819) 563-8144
Fax: (819) 563-8235
E-mail: **acef.estrie@sympatico.ca**

ACEF Granby (ARC)
500 Guy Street
Granby QC J2G 7J8

Tel.: (514) 375-1443
Fax: (514) 372-1269
E-mail: **acefgranby@qc.aira.com**

ACEF Grand-Portage (FACEF)
553 Lafontaine Street
Riviere-du-Loup QC G5R 3C5

Tel.: (418) 867-8545
Fax: (418) 862-6096
E-mail: **acefgp@globetrotter.net**

ACEF Haut Saint-Laurent (CACQ)
Suite 111, 28 St-Paul Street
Valleyfield QC J6S 4A8

Tel.: (514) 371-3470
Fax: (514) 371-3425
E-mail: **acefhsl@rocler.qc.ca**

ACEF Île-Jésus (FACEF)
168 des Laurentides Boulevard
Laval (Québec) H7M 2P3

Tel.: (450) 662-9428
Fax: (450) 629-0101
E-mail: **acefiau@cam.org**

ACEF Lanaudière (FACEF)
Suite 124, 200 Salaberry Street
Joliette QC J6E 4G1

Tel.: (450) 756-1333
Fax: (450) 759-8749
E-mail: **acefland@login.net**

ACEF Rive-Sud de Quebec (FACEF)
33 Carrier Street
Levis QC G6V 5N5

Tel.: (418) 835-6633
Toll Free: 1-877-835-6633
Fax: (418) 835-5818
E-mail: **acef-rive-sud@videotron.net**

ACEF Mauricie (FACEF)
274 Bureau Street
Trois-Rivières QC G9A 2M7

Tel.: (819) 378-7888
Fax: (819) 376-6351
E-mail: **acef@infoteck.qc.ca**

ACEF Montréal North (FACEF)
7500 Chateaubriand Street
Montréal QC H2R 2M1

Tel.: (514) 277-7959
Fax: (514) 277-7730
E-mail: **acefnor@cam.org**

ACEF Outaouais (CACQ)
109 Wright Street
Hull QC J8X 2G7

Tel.: (819) 770-4911
Fax: (819) 771-1769
E-mail: **acefout@atreide.net**

ACEF Péninsule (CACQ)
Suite 211, 158 Soucy Street
Matane QC G4W 2E3

Tel.: (418) 562-7645
Fax: (418) 562-7645
E-mail: **acef@globetrotter.net**

ACEF Quebec (CACQ)
570 Roi Street
Québec City QC G1K 2X2

Tel.: (418) 522-1568
Fax: (418) 522-7023
E-mail: **acefque@mediom.qc.ca**

ACEF Rimouski-Neigette and Mitis
Suite 202, 124 Sainte-Marie Street
PO Box 506
Rimouski QC G5L 7C5

Tel.: (418) 723-0744
Fax: (418) 723-7972
E-mail: **acefrnm@globetrotter.qc.ca**

ACEF South Shore (ARC and CACQ)
18 Montcalm Street
Longueuil QC J4J 2K6

Tel.: (450) 677-6394
Fax: (450) 677-0101
E-mail: **acefrsm@consommateur.qc.ca**

ACEF Montréal Southwest (CACQ)
6734 Monk Boulevard
Montréal QC H4E 3J1

Tel.: (514) 362-1771
Fax: (514) 362-0606
E-mail: **acefsom@consommateur.qc.ca**

Association des consommateurs pour la qualité dans la construction (CACQ)
Suite 100, 2226 Henri Bourassa Boulevard
Montréal QC H2B 1T3

Tel.: (514) 384-2013
Fax: (514) 384-8911
E-mail: **acqc@consommateur.qc.ca**

Association pour la protection des automobilistes
292 St. Joseph Boulevard West
Montréal QC H2V 2N9

Tel.: (514) 272-5555
Fax: (514) 273-0797
E-mail: **apa1@cam.org**

Association pour la protection des épargnants et des investisseurs du Québec
737 Versailles Street
Montréal QC H3C 1Z5

Tel.: (514) 932-8921
Fax: (514) 932-9366
E-mail: **apeiq@cam.org**

Association pour la protection des intérêts des consommateurs de la Côte-Nord (CACQ)
864 Puyjalon Street
Baie-Comeau QC G5C 1N2

Tel.: (418) 589-7324
Fax: (418) 589-5331
E-mail: **apic@virtuel.net**

Better Business Bureau of Montreal Inc.
Suite 460, 2055 Peel Street
Montréal QC H3A 1V4

Tel.: (514) 286-9281
Fax: (514) 286-2568
Web Site: **http://www.montreal.bbb.org**

Consumer Information Office
Laval University
Suite 2208, Maurice Pollack Pavilion
Sainte-Foy QC G1K 7P4

Tel.: (418) 656-3548

Carrefour d'entraide Drummond Inc.
405 Écoles Street
Drummondville QC J2B 1J3

Tel.: (819) 477-8105
Fax: (819) 477-7012

Centre d'information et de recherche en consommation de Charlevoix Ouest (CACQ)
Suite 3, 3 Clarence Gagnon Street
PO Box 183B
Baie-St-Paul QC G3Z 1N5

Tel.: (418) 435-2884
Fax: (418) 435-5488

Centre populaire de Roberval (CACQ)
106 Marcoux Avenue
Roberval QC G8H 1E7

Tel.: (418) 275-4222
Fax: (418) 275-9097
E-mail: **centrepo@destination.ca**

Centre de recherche et d'information en consommation (CACQ)
Suite 2, 1 Wood Street
PO Box 204
Port-Cartier QC G5B 2G8

Tel.: (418) 766-3203
Fax: (418) 766-3312
E-mail: **cricpc@bbsi.net**

Groupe de recherche en animation et planification économique (CACQ)
2nd Floor, 1596 3rd Avenue
Québec QC G1L 2Y7

Tel.: (418) 522-7356
Fax: (418) 522-0845*
E-mail: **grape@sympatico.ca**

*Please call before faxing.

Option Consommateurs (CACQ)
Suite 604, 2120 Sherbrooke Street East
Montréal QC H2K 1C3

Tel.: (514) 598-7288
Fax: (514) 598-8511
E-mail: **info@option-consommateurs.org**

Service d'aide aux consommateurs
Suite 1, 453 5th Street
Shawinigan QC G9N 1E4

Public line: (819) 537-1414
Toll Free: 1-800-567-8552
Fax: (819) 537-5259
E-mail: **sac_04@inno.org**

Service budgétaire et communautaire de Chicoutimi (CACQ)
2422 Roussel Street
Chicoutimi-Nord QC G7G 1X6

Tel.: (418) 549-7597
Fax: (418) 549-1325
E-mail: **sbc-chicoutimi@qc.aira.com**

Service budgétaire et communautaire de Jonquière (CACQ)
3971 Vieux Pont
Jonquière QC G7X 7V8

Tel.: (418) 542-8904
Fax: (418) 542-1424
E-mail: **servicebudgetairejonq@videotron.ca**

Service budgétaire et communautaire d'Alma Inc. (CACQ)
415 Collard Street West
PO Box 594
Alma QC G8B 5W1

Tel.: (418) 668-2148
Fax: (418) 668-2048
E-mail: **sbc.alma@globetrotter.net**

Service budgétaire et communautaire de la MRC
Suite 304, 1230 Wallberg Boulevard
Dolbeau QC G8L 1H2

Tel.: (418) 276-1211
Fax: (418) 276-5802
E-mail: **sbpop@infospb.com**

Service budgétaire populaire de l'Estrie Inc.
Suite 302, 6 Wellington Street South
Sherbrooke QC J1H 5C7

Tel.: (819) 563-0535
E-mail: **sbpop@globetrotter.net**
Web Site: **http://consommateur.qc.ca/sbp-estr**

Service budgétaire populaire de la MRC d'Asbestos (CACQ)
312 Morin Boulevard
Asbestos QC J1T 3B9

Tel.: (819) 879-4173
E-mail: **sbp-asb@interlinx.qc.ca**

Service budgétaire populaire de St-Félicien Inc.
1211 Notre-Dame Street
Saint-Felicien QC G8K 1Z9

Tel.: (418) 679-4646
Fax: (418) 679-5902
E-mail: **sbp.st-felicien@qc.com**

Club populaire des consommateurs de Pointe Saint Charles
2375 Grand Trunk Street
Montréal QC H3K 1M8

Tel.: (514) 932-5088
Fax: (514) 932-7557
E-mail: **cpc@cam.org**

Better Business Bureaus

Better Business Bureaus (BBBs) are non-profit organizations supported primarily by local business members. The focus of BBB activities is to promote an ethical marketplace by encouraging honest advertising and selling practices, and by providing alternative dispute resolution. BBBs offer a variety of consumer services. For example, they provide consumer education materials, answer consumer questions, provide information about a company, particularly whether there are unanswered or unsettled complaints against the company or other marketplace problems, help resolve buyer-seller complaints against a company, including in some cases mediation and arbitration services, and provide information about charities and other organizations seeking public donations.

BBBs usually request that a complaint be submitted in writing so that an accurate record exists of the dispute. The BBB will then take up the complaint with the company involved. If the complaint cannot be satisfactorily resolved through communication with the business, the BBB may offer an alternative dispute settlement process, such as mediation or arbitration. BBBs do not judge or rate individual products or brands, handle complaints concerning the price of goods or services, handle employer-employee wage disputes or give legal advice.

When you need help with a consumer question or complaint, call your local BBB to ask about its services. Or you can go on-line to acquire information about the BBB through the Internet. The BBB World Wide Web server features consumer fraud and scam alerts and provides information about BBB programs, services and locations.

Canadian Council of Better Business Bureaus
Suite 350, 7330 Fisher Street SE
Calgary AB T2H 2H8

Tel.: (403) 531-8686
Fax: (403) 531-8697
Web Site: **http://www.bbb.org**

Newfoundland

BBB of Newfoundland and Labrador
PO Box 360, Topsail Road
St. John's NF A1E 2B6

Tel.: (709) 364-2222 (9:00 a.m. to 4:30 p.m.)
Fax: (709) 364-2255
Web Site: **http://www.nfldbbb.nf.ca**

Nova Scotia

BBB of Nova Scotia
Suite 601, 1888 Brunswick Street
Halifax NS B3J 3J8

Tel.: (902) 422-6581
Fax: (902) 429-6457
Web Site: **http://www.bbbns.com**

Quebec

BBB of Montreal
Suite 460, 2055 Peel Street
Montreal QC H3A 1V4

Tel.: (514) 286-9281
Fax: (514) 286-2658
Web Site: **http://www.montreal.bbb.org**

Ontario

BBB of South Central Ontario
100 King Street East
Hamilton ON L8N 1A8

Tel.: (905) 526-1112
Fax: (905) 526-1225

BBB of Mid-Western Ontario
35 Charles Street East
Kitchener ON N2G 4L5

Tel.: (519) 579-3080
Fax: (519) 570-0072

BBB Western Ontario
Suite 616, 200 Queens Avenue
PO Box 2153
London ON N6A 4E3

Tel.: (519) 673-3222
Fax: (519) 673-5966

BBB of Ottawa and Hull
The Varette Building
Suite 603, 130 Albert Street
Ottawa ON K1P 5G4

Tel.: (613) 237-4856
Fax: (613) 237-4878

BBB of Metropolitan Toronto
Suite 210, 7777 Keele Street
Concord ON L4K 1Y7

Tel.: (905) 761-0115
Fax: (905) 761-9706

BBB of Windsor and District
Suite 302, 800 Ouellette Avenue
Windsor ON N9A 1C7

Tel.: (519) 258-7222
Fax: (519) 258-5905

Manitoba

BBB of Winnipeg and Manitoba
205–309 Hargrave Street
Winnipeg MB R3B 2J8

Tel.: (204) 989-9010
Toll Free: 1-800-385-3074
Fax: (204) 989-9016
Web Site: **http://www.manitoba.bbb.org**

Saskatchewan

BBB of Saskatchewan
Suite 302, 2080 Broad Street
Regina SK S4P 1Y3

Tel.: (306) 352-7601
Fax: (306) 565-6236
Web Site: **http://www.saskatchewan.bbb.org**

Alberta

BBB of Southern Alberta
Suite 350, 7330 Fisher Street, S.E.
Calgary AB T2H 2H8

Tel.: (403) 531-8780
Fax: (403) 640-2514
E-mail: **bbbmail@cadvision.com**
Web Site: **http://www.southernalbertabbb.ab.ca**

BBB Central and Northern Alberta
Suite 514, 9707 110th Street
Edmonton AB T5K 2L9

Tel.: (780) 482-2341
Fax: (780) 482-1150
Web Site: **http://www.bbb-cnab.org**

British Columbia

BBB of Mainland British Columbia
Suite 404, 788 Beatty Street
Vancouver BC V6B 2M1

Tel.: (604) 682-2711
Fax: (604) 681-1544
E-mail: **inquiries@bbbvan.org**
Web Site: **http://www.bbbvan.org/main.cfm**

BBB of Vancouver Island
201–1005 Langley Street
Victoria BC V8W 1V7

Tel.: (250) 386-6348
Fax: (250) 386-2367
Web Site: **http://www.bbbvanisland.org**

Automobiles

When you have a problem with an automobile, first try to work it out with the dealer. When the problem remains unresolved, contact the manufacturer. Contact information is listed below. Some companies have one customer service centre in the United States that serves both Canada and the United States.

Some companies ask that you have the following information available when you contact them. It allows them to better assist you:

- Vehicle Identification Number
- vehicle owner's name
- vehicle owner's address
- current odometer reading
- explanation of the problem.

When you still cannot resolve your problem, contact one of the dispute resolution services listed below.

For automobile-related information, you may also wish to contact a government office, a consumer group or non-consumer group that specializes in automotive issues.

Manufacturers

North America

DaimlerChrysler
DaimlerChrysler Canada Customer Service
PO Box 1621
Windsor ON N9A 4H6

Toll Free: 1-800-465-2001
Web Site: **http://www.daimlerchrysler.ca**

Ford Motor Company of Canada
Ford Customer Relationship Centre
The Canadian Road
PO Box 2000
Oakville ON L6J 5E4

Toll Free: 1-800-565-3673
Web Site: **http://www.ford.ca**

General Motors of Canada
#163-005 Customer Service
1908 Colonel Sam Drive
Oshawa ON L1H 8P7

Toll Free: 1-800-263-3777
TDD: 1-800-263-3830
Web Site: **http://www.gmcanada.com**

Saturn
Saturn-Saab-Isuzu Customer Communications
1908 Colonel Sam Drive
Oshawa ON L1H 8P7

Toll Free: 1-800-263-1999
Web Site: **http://www.saturncanada.com**

Asia

Honda
Customer Service
715 Milner Avenue
Scarborough ON M1B 2K8

Tel.: (416) 299-3400
Web Site: **http://www.honda.com**

Isuzu
Saturn-Saab-Isuzu Customer Communications
1908 Colonel Sam Drive
Oshawa ON L1H 8P7

Toll Free: 1-800-263-1999
Web Site: **http://www.gmcanada.com**

Mazda
Customer Service
Suite 400, 305 Milner Avenue
Scarborough ON M1B 3V4

Toll Free: 1-800-263-4680
Fax: (416) 293-2780
Web Site: **http://www.mazda.ca**

Nissan Canada
5290 Orbitor Drive
Mississauga ON L4W 4Z5

Info Line: 1-800-387-0122
Fax: (905) 629-6363
Customer Satisfaction: 1-800-268-6499
Fax: 1-800-265-0835
Web Site: **http://www.nissancanada.com**

Subaru
Customer Service
5990 Falbourne Street
Mississauga ON L5R 3S7

Toll Free: 1-800-876-4293
Web Site: **http://www.subaru.ca**

Suzuki
American Suzuki Motor Corporation
Automotive Customer Service
Headquarters
Brea CA 92821
U.S.A.

Toll Free: 1-800-650-4445
Web Site: **http://www.suzuki.com**

Toyota
Customer Service
1 Toyota Place
Scarborough ON M1H 1H9

Toll Free: 1-888-TOYOTA-8 (869-6828)
Web Site: **http://www.toyota.ca**

Europe

Audi North America
3800 Hamlin Road
Auburn Hills MI 48326
USA

Tel: (248) 340-5000
Fax: (248) 340-5140
Web Site: **http://www.audicanada.ca**

Mercedes-Benz Canada Inc.
Customer Service
849 Eglinton Avenue East
Toronto ON M4G 2L5

Tel.: (416) 425-3550
Fax: (416) 423-5027
E-mail: **CAC@mercedes-benz.ca**
Web Site: **http://www.mercedes-benz.ca**

Saab
Saturn-Saab-Isuzu Customer Communications
1908 Colonel Sam Drive
Oshawa ON L1H 8P7

Toll Free: 1-800-263-1999
Web Site: **http://www.gmcanada.com**

Volkswagon of North America
Customer Service
3800 Hamlin Road
Auburn Hills MI 48326
USA

Toll Free: 1-800-822-8987
Web Site: **http://www3.vw.com**

Volvo Cars of North America
Customer Service
7 Volvo Drive
PO Box 914
Rockleigh NJ 07647
USA

Toll Free: 1-800-458-1552
Web Site: **http://www.volvocars.com**

Dispute Resolution

The Canadian Motor Vehicle Arbitration Plan (CAMVAP) provides a neutral third party to resolve disputes between consumers and vehicle manufacturers about alleged manufacturing defects or the implementation of the manufacturer's new vehicle warranty when the vehicle was made in the current or previous four model years. This service is available across the country. You can reach CAMVAP toll free at 1-800-207-0685, or go to CAMVAP's Web Site (**http://www.camvap.ca**).

Ontario residents may also contact the Marketplace Standards and Services Branch of the Ministry of Consumer and Business Services regarding car repair complaints. Staff review these complaints to see whether the company doing the repair has contravened the *Ontario Motor Vehicle Repair Act*. This includes reviewing warranty issues, old parts returned and estimates.

For compaints regarding dealerships, Ontario residents should contact the Ontario Motor Vehicle Industry Council (OMVIC). OMVIC is a not-for-profit, self-managed industry council, delegated to administer the *Motor Vehicle Dealers Act*. OMVIC regulates and registers dealers and salespersons of new and used motor vehicles. It also handles consumer complaints, dealership inspections and investigations.

Alberta residents should contact the Alberta Motor Vehicle Industry Council (AMVIC) regarding complaints about the sale, lease and repair of motor vehicles. AMVIC is a not-for-profit, self-managed industry council delegated to administer the licensing of automotive businesses and the investigation of automotive complaints relating to the sale, lease and repair of motor vehicles under the *Fair Trading Act* and the Automotive Business Licensing Regulation.

British Columbia residents who have problems with their auto insurance may take advantage of a dispute resolution service offered by the Insurance Corporation of British Columbia.

Atlantic Canada

Better Business Bureau of Nova Scotia
Suite 601, 1888 Brunswick Street
Halifax NS B3J 3J8

Tel.: (902) 422-2230
Toll Free: 1-800-207-0685
Fax: (902) 429-6457

Ontario

O&P Services Inc.
Suite 300, 595 Bay Street
Toronto ON M5G 2C2

Tel.: (416) 596-8824
Toll Free: 1-800-207-0685
Fax: (416) 596-7894
Web Site: **http://www.camvap.ca**

Marketplace Standards and Services Branch,
Consumer Services Bureau
Ministry of Consumer and Business Services
32th Floor, 250 Yonge Street
Toronto ON M5B 2N5

Tel.: (416) 326-8555
Toll Free: 1-800-268-1142

Ontario Motor Vehicle Industry Council
(OMVIC)
Suite 110, 36 York Mills Road
North York ON M2P 2E9

Tel.: (416) 226-4500
Toll Free: 1-800-943-6002
Fax: (416) 226-3208

Manitoba

Better Business Bureau of Winnipeg and
Manitoba Inc.
Room 205, 309 Hargrave Street
Winnipeg MB R3B 2J8

Tel.: (204) 989-9010
Toll Free: 1-800-385-3074
Fax: (204) 989-9016
CAMVAP: (204) 989-9017

Saskatchewan

Better Business Bureau of Saskatchewan Inc.
Suite 302, 2080 Broad Street
Regina SK S4P 1Y3

Tel.: (306) 352-7602
Toll Free: 1-800-207-0685
Fax: (306) 565-6236

Alberta and Northwest Territories

Alberta Arbitration and Mediation Services Inc.
110 Law Centre, University of Alberta
Edmonton AB T6G 2H5

Tel.: (780) 439-9359
Toll Free: 1-800-207-0685
Fax: (780) 433-9024

Alberta Motor Vehicle Industry Council
Suite 303, 9945–50 Street
Edmonton AB T6A 0L4

Tel.: (780) 446-1140
Toll Free: 1-877-313-3833
Fax: (780) 462-0633
Web Site: **http://www.amvic.org**

British Columbia

Better Business Bureau of Mainland B.C.
Suite 404, 788 Beatty Street
Vancouver BC V6B 2M1

Tel.: (604) 682-6280 (Vancouver)
(604) 386-6347 (Victoria)
Toll Free: 1-800-207-0685
Fax: (604) 681-1544
E-mail: **bbbmail@bbbmbc.com**

Insurance Corporation of British Columbia
151 West Esplanade
North Vancouver BC V7M 3H9

Tel.: (604) 661-2800
Toll Free: 1-800-663-3051
Fax: (604) 661-2896

Yukon

Department of Justice
Consumer Services Branch
PO Box 2703
Whitehorse YK Y1A 2C6

Tel.: (867) 667-5111
Fax: (867) 667-3609
E-mail: **consumers@gov.yk.ca**

Consumer and Non-governmental Groups

Automobile Protection Association

This is a consumer watchdog for the automobile industry.

292 St. Joseph Boulevard West
Montréal QC H2V 2N7

Tel.: (514) 272-5555
Fax: (514) 273-0797
E-mail: **apas@cam.org**
Web Site: **http://www.apa.ca**

Suite 1319, 2 Carleton Street
Toronto ON M5B 1J3

Tel.: (416) 204-1444
Fax: (416) 204-1985
Web Site: **http://www.apa.ca**

Automobile Journalists Association of Canada

Journalists provide reviews of automobiles.

PO Box 85528
875 Eglinton Avenue West
Toronto ON M6C 4A8

Tel.: (905) 342-9061
Toll Free: 1-800-361-1516
E-mail: **autojourna@aol.com**
Web Site: **http://www.ajac.org**

Automobile Associations

These associations offer information on a number of topics, including safety.

Canadian Automobile Association
National Office
Suite 200, 1145 Hunt Club Road
Ottawa ON K1V 0Y3

Tel.: (613) 247-0117
Toll Free: 1-800-268-3750
Fax: (613) 247-0118
Web Site: **http://www.caa.ca**

Canadian Automobile Association Maritimes
737 Rothesay Avenue
Saint John NB E2H 2H6

Tel.: (506) 634-1400
Fax: (506) 653-9500

Québec Canadian Automobile Association
CAA Building
1180 Drummond Street
Montréal QC H3G 2R7

Tel.: (514) 861-5111
Fax: (514) 861-9896

Alberta Motor Association
10310–39-A Avenue
Edmonton AB T6H 5X9

Tel.: (780) 430-5555
Web Site: **http://www.ama.ab.ca**

4700–17 Avenue Southwest
Calgary AB T3E 0E3

Tel.: (403) 240-5300
Toll Free: 1-800-642-3810

British Columbia Automobile Association
4567 Canada Way
Burnaby BC V5G 4T1

Tel.: (604) 268-5000
Fax: (604) 268-5564

Government Offices

Transport Canada, Road Safety

This office provides information on road safety, as well as defects and recalls.

330 Sparks Street
Ottawa ON K1A 0N5

Tel.: (613) 990-2309
(613) 998-5111
Fax: (613) 954-4731
(613) 998-8620
Web Site: **http://www.tc.gc.ca/en/menu.htm**

Natural Resources Canada

This office provides information on topics such as reducing fuel consumption.

Office of Energy Efficiency
18th Floor, 580 Booth Street
Ottawa ON K1A 0E4

Fax: (613) 943-5190
E-mail: **general.oee@nrcan.gc.ca**
Web Site: **http://oee.nrcan.gc.ca/**

Financial Services

This category is divided into the four "pillars" of Canadian financial services:

- banks
- trust companies, credit unions, cooperatives and caisses populaires
- insurance companies
- securities.

Banks

If you have a concern or problem with your bank, the first thing you should do is try to address it with your branch or service centre. A customer service representative may be able to help you. If not, you should ask to speak with a supervisor or manager.

If your situation has not been resolved to your satisfaction, you should find out what to do next within your bank. In some cases, the next step is to contact a regional or area manager or local executive office. Ask a representative or manager at your branch or service centre for the number or address of the person you should contact, or call one of the numbers below.

When the problem still cannot be settled to your satisfaction, your next move is to involve your bank's ombudsman. An ombudsman's job is to help consumers resolve disputes with their bank. Below is a complete list of the ombudsmans' offices across Canada. Beyond your bank's ombudsman is the Canadian Banking Ombudsman (CBO). The CBO is an independent body that investigates complaints from individuals and small business about banking services. Its objective is to provide impartial and prompt resolution of complaints.

For information on bank self-regulation, contact the Canadian Banker's Association, and for information on government regulation, contact the Office of the Superintendent of Financial Institutions.

Helpful Numbers

Amex Bank of Canada
1-800-668-2639

Banca Commerciale Italiana of Canada
1-800-263-5431

Bank of Montreal
(416) 927-6000
InfoService: 1-800-555-3000

The Bank of Nova Scotia
Scotiabank Information Line: (416) 866-6161
(call to get the number of your local vice-president's office)

CIBC
Customer Care Centre
(416) 980-2255
1-800-465-2255

Canadian Western Bank
1-888-874-8574

Citibank Canada
1-800-387-9292

Hongkong Bank of Canada
Complaints and Enquiries Officer
(613) 990-6011
1-800-343-1180

Laurentian Bank of Canada
(514) 522-6306
LBC-Assistance: 1-800-252-1846

National Bank of Canada
TelNat: 1-888-835-6281

Royal Bank of Canada
Solutions Centre
1-800-769-2540

Toronto Dominion Bank
TD Access: 1-800-983-2265

Your Bank's Ombudsman

AMEX Bank of Canada
101 McNabb Street
Markham ON L3R 4H8

Tel.: (905) 474-9380 (Customer Service)

Bank of Montreal
Bank of Montreal Tower
8th Floor, 55 Bloor Street West
Toronto ON M4W 3N5

Tel.: 1-800-371-2541
Fax: 1-800-766-8029

The Bank of Nova Scotia
Scotia Plaza
44 King Street West
Toronto ON M5H 1H1

Tel.: (416) 933-3299
1-800-785-8772
Fax: (416) 933-3276

CIBC
CIBC Ombudsman
P.O. Box 342
Commerce Court
Toronto ON M5L 1G2

Tel.: (416) 861-3313
1-800-308-6859
Fax: (416) 980-3754
1-800-308-6861

Canadian Western Bank
Suite 2300
Canadian Western Bank Place
10303 Jasper Avenue
Edmonton AB T5J 3X6

Tel.: 1-888-874-8574
Fax: (780) 423-8897

Citibank Canada
Citibank Place
Suite 1900, 123 Front Street West
Toronto ON M5J 2M3

Tel.: 1-888-245-1112
Fax: (416) 947-4123

Hongkong Bank of Canada
Suite 500
885 West Georgia Street
Vancouver BC V6C 3E9

Tel.: 1-800-343-1180
Fax: (604) 641-2945

ING Direct
Suite 900
111 Gordon Baker Road
Toronto ON M2H 3R1

Tel.: (416) 758-5241
Fax: (416) 758-5215
Web site: **http://www.ingdirect.ca**

Laurentian Bank of Canada
Suite 300
130 Adelaide Street West
Toronto ON M5H 3P5

Tel.: (416) 865-5660
1-800-473-4782
Fax: (416) 865-5695
1-800-473-4790
Web site: **http://www.laurentianbank.com**

National Bank of Canada
PO Box 275
Montréal QC H2Y 3G7

Small Business
Tel.: (514) 394-6441
Fax: (514) 394-8012

Personal Banking
Tel.: 1-888-300-9004
Fax: 1-800-260-8003

Royal Bank of Canada
PO Box 1
Royal Bank Plaza
Toronto ON M5J 2J5

Tel.: (416) 974-4591
1-800-769-2542
Fax: (416) 974-6922

Toronto Dominion Bank
PO Box 1
Toronto Dominion Centre
Toronto ON M5K 1A2

Tel.: 1-888-361-0319
Fax: (416) 983-3460

Canadian Banking Ombudsman
Suite 1602
4950 Yonge Street
North York ON M2N 6K1

Tel.: (416) 287-2877
1-888-451-4519
Fax: (416) 225-4722
1-888-422-2865
E-mail:
canadianbankingombusdsman@sympatico.ca

Self-regulation and Government Regulation of Banks

The Canadian Bankers Association develops industry standards and provides a forum for dialogue between the banks and the public. Services include tips on protecting your credit cards and fraud identification for Visa and Mastercard.

Commerce Court West
30th Floor, 199 Bay Street
PO Box 348
Toronto ON M5L 1G2

Tel.: (416) 362-6092
Fax: (416) 362-7705
1-800-263-0231
Web site: **http://www.cba.ca**

The Office of the Superintendent of Financial Institutions is the primary regulator of federal financial institutions and pension plans. Its mission is to safeguard policyholders, depositors and pension plan members from undue loss.

National Headquarters
255 Albert Street
Ottawa ON K1A 0H2

Tel.: (613) 990-7788
Toll free: 1-800-385-8647

Trust Companies, Credit Unions, Cooperatives and Caisses Populaires

If you have a problem with your financial institution, try to resolve it within your branch. Canada Trust also has its own National Customer Service Centre. If you cannot resolve your problem, contact one of the government regulators listed below.

Canada Trust National Customer Service Centre:
1-800-668-8888

Newfoundland

Commercial and Corporate Affairs
Department of Government Services and Lands
Registrar of Credit Unions and Chair of the
Credit Union Deposit Guarantee Corporation
Confederation Building West
PO Box 8700
St. John's NF A1B 4J6

Tel.: (709) 729-2571
Fax: (709) 729-4151

Nova Scotia

Department of Environment and Labour
9th Floor South
1505 Barrington Street, PO Box 2271
Halifax NS B3J 3C8

Tel.: (902) 424-5200
1-800-670-4357
Fax: (902) 424-0720
Web site: **http://www.gov.ns.ca/enla**

Prince Edward Island

Office of the Attorney General
4th Floor, Shaw Building
PO Box 2000
95 Rochford Street
Charlottetown PE C1A 7N8

Tel.: (902) 368-4550
Fax: (902) 368-5283

New Brunswick

Department of Justice
Credit Union, Cooperatives and Trust Companies Branch
Room G-70, Centennial Building
670 King Street, PO Box 6000
Fredericton NB E3B 5H1

Tel.: (506) 453-2315
Fax: (506) 453-7474

Quebec

Inspecteur général des institutions financières
Direction des services administratifs
9th Floor, 800 D'Youville Place
Québec QC G1R 4Y5

Tel.: (418) 528-9072
Web site: **http://www.igif.gouv.qc.ca/general/iplan.htm**

Ontario

Ministry of Finance, Financial Services Commission
Credit Union and Cooperative Branch
4th Floor, 5160 Yonge Street
PO Box 85
North York ON M2N 6L9

Tel.: (416) 226-7776
Toll free: 1-800-263-0541
Fax: (416) 590-7070

Manitoba

Department of Consumer and Corporate Affairs
315–258 Portage Avenue
Winnipeg MB R3C 0B6

Tel.: (204) 945-2771
Fax: (204) 945-0728

Saskatchewan

Superintendent of Financial Institutions, Insurance and Registrar of Credit Unions
Department of Justice
1871 Smith Street
Regina SK S4P 3V7

Tel.: (306) 787-5550
1-888-374-4636 (Saskatchewan only)
Fax: (306) 787-9779

Alberta

Alberta Treasury
Financial Institutions Division
Credit Unions
Room 402, 9515–107 Street
Edmonton AB T8K 2C3

Tel.: (780) 427-5064 ext. 222
Fax: (780) 422-2175

Credit Counselling Services of Alberta
Suite 804, 10011–109 Street
Edmonton AB T5J 3S8

Tel.: (780) 423-5265

Credit Counselling Services of Alberta
Suite 225, 602–11th Avenue SW
Calgary AB T2R 1J8

Tel.: (403) 265-2201
Toll free: 1-888-294-0076
Web site: **http://www.creditcounselling.com**

British Columbia

Financial Institutions Commission
Suite 1900, 1050 W. Pender Street
Vancouver BC V6E 3S7

Tel.: (604) 660-2947
Fax: (604) 660-3170
E-mail: **FICOM@gems9.gov.bc.ca**
Web site: **http://www.fic.gov.bc.ca**

Deputy Superintendent of Credit Unions and Trust Companies
Ministry of Finance and Corporate Relations
1900–1050 West Pender Street
Vancouver BC V6E 3S7

Tel.: (604) 660-0138
Fax: (604) 660-3170

Northwest Territories

Security Registry
Department of Justice
5th Floor, Court House
4903-49th Street
Yellowknife NT X1A 2L9

Tel.: (867) 920-3318
Fax: (867) 873-0243

Insurance

When you have a problem, first talk with your insurance agent or broker. Then, if you still need help, please telephone your nearest Insurance Bureau of Canada consumer inquiry centre or your provincial or territorial office responsible for insurance.

Insurance Bureau of Canada

Head Office
Suite 1800, 151 Yonge Street
Toronto ON M5C 2W7

Tel.: (416) 362-2031
1-800-387-2880
Fax: (416) 361-5952
Web site: **http://www.ibc.ca**

Life and Disability Insurance

Canadian Life and Health Insurance Association Inc.
Suite 1700, 1 Queen Street East
Toronto ON M5C 2X9

Tel.: (416) 777-2221
1-800-268-8099
Fax: (416) 777-1895
Web site: **http://www.clhia.ca**

Atlantic Provinces

Suite 1706, 1969 Upper Water Street
Halifax NS B3J 3R7

Tel.: (902) 429-2730
1-800-565-7189
Fax: (902) 420-0157

Prince Edward Island

Superintendent of Insurance
Office of the Attorney General
4th Floor, 95 Rochford Street
PO Box 2000
Charlottetown PE C1A 7N8

Tel.: (902) 368-4564
Fax: (902) 368-5283

Quebec

Suite 600, 500 Sherbrooke Street West
Montréal QC H3A 3C6

Tel.: (514) 288-1563
1-800-361-5131
Fax: (514) 288-0753

Ontario

Suite 1800, 151 Yonge Street
Toronto ON M5C 2W7

Tel.: (416) 362-9528
1-800-387-2880
Fax: (416) 362-2602

Suite 808, 155 Queen Street
Ottawa ON K1P 6L1

Tel.: (613) 236-5043
Fax: (613) 236-5208

Manitoba, Saskatchewan, Alberta, Northwest Territories and Nunavut

Suite 801, 10080 Jasper Avenue
Edmonton AB T5J 1V9

Tel: (780) 423-2212
1-800-377-6378
Fax: (780) 423-4796

For complaints against insurance companies in Saskatchewan:

Superintendent of Insurance
Consumer Protection Branch
Department of Justice
1871 Smith Street
Regina SK S4P 3V7

Tel.: (306) 787-5550
1-888-374-4636 (Saskatchewan only)
Fax: (306) 787-9779

For complaints against agents and brokers:

Saskatchewan General Insurance Council
310–2631 28 Avenue
Regina SK S4S 6X3

Tel.: (306) 347-0862
Fax: (306) 569-3018

Alberta Insurance Council
The Council is responsible for licensing insurance agents and adjusters, and will take complaints about both.

Suite 901, Toronto Dominion Tower
10088–102 Avenue
Edmonton AB T5J 2Z1

Tel.: (780) 421-4148
1-800-461-3367
Fax: (780) 425-5745

734 7th Avenue SW
Calgary AB T2P 3P8

Tel.: (403) 233-2929
Fax: (403) 233-2990
Web site: **http://www.abcouncil.ab.ca**

British Columbia and Yukon

Suite 550, 409 Granville Street
Vancouver BC V6C 1W9

Tel.: (604) 684-3635
1-877-772-3777 (B.C. only)
Fax: (604) 684-6235

Superintendent of Insurance
The Andrew Philipson Law Centre
2130–2nd Avenue
PO Box 2703
Whitehorse YK Y1A 2C6

Tel.: (867) 667-5111
Fax: (867) 667-3609
E-mail: **consumers@gov.yk.ca**

Securities

Before purchasing securities (i.e. stocks, bonds and mutual funds), you may wish to seek out information and advice. Four sources – from consumer groups to industry associations – that answer securities questions are set out below.

Every province has a securities commission to administer and enforce securities legislation. Their mandates include protecting investors from unfair, improper and fraudulent practices. Complaints can be sent to the commissions. Given the confidential nature of the complaint, some commissions request complaints be sent in hard copy rather than electronically.

Investor Information

Canadian ShareOwners Association
The Canadian ShareOwners Association is an independent non-profit organization serving the needs of individual investors and investment clubs. Its mandate is to educate Canadians on successful investing, and it offers programs and tools to make investing easier for Canadians.

The association currently has approximately 10 000 members. Ten regional chapters have been formed in cities across Canada. It produces and distributes the bimonthly *Canadian Shareowner* magazine to its members.

Individual memberships are CAN$89 per year. Investment club rates are available upon request.

You may subscribe to *Canadian Shareowner* without joining the association. Subscription rates: CAN$68 per year in Canada (including GST).

Payment may be made by Visa or MasterCard or cheque (payable to *Canadian Shareowner*). Mail your subscription request to:

7th Floor, 121 Richmond Street West
Toronto ON M5H 2K1

Tel.: (416) 595-9600
Fax: (416) 595-0400
E-mail: **questions@shareowner.com**
Web Site: **http://www.shareowner.ca**

The Investor Learning Centre of Canada
The Centre is a not-for-profit organization dedicated to providing non-promotional investment materials. It issues publications, holds seminars and has a resource centre, and answers questions concerning investors, bonds, stocks, capital and the market system.

Resource Centre
Main Floor
121 King Street West
Toronto ON M5H 3T9

Tel.: : (416) 364-6666
Web site: **http://www.investorlearning.ca**

Investment Fund Institute of Canada
The Institute is the national association of the investment funds industry. Its responsibilities include broadening public awareness and understanding of mutual funds and the overall investment funds industry. It administers mutual fund education courses.

5th Floor, 151 Yonge Street
Toronto ON M5C 2W7

Tel.: (416) 363-2158
Fax: (416) 861-9937
Web site: **http://www.ific.ca/eng**

The Canadian Association of Financial Planners
The Association can explain the role of a financial planner and give advice on choosing an appropriate planner.

Suite 1710, 439 University Avenue
Toronto ON M5G 1Y8

Tel.: (416) 593-6592
1-800-346-CAFP (2237)
Fax: (416) 593-8459
Web site: **http://www.cafp.org**

Securities Commissions

Newfoundland
Securities Division
Department of Government Services and Lands
Confederation Building
Second Floor, West Block
PO Box 8700
St John's NF A1B 4J6

Tel.: (709) 729-4189
Fax: (709) 729-6187

Nova Scotia Securities Commission
2nd Floor, Joseph Howe Building
1690 Hollis Street, PO Box 458
Halifax NS B3J 2P8

Tel.: (902) 424-7768
Fax: (902) 424-4625

Prince Edward Island
Securities Section of the Office of the Attorney General
95 Rochford Street
PO Box 2000
Charlottetown PE C1A 7N8

Tel.: (902) 368-4550
Fax: (902) 368-5283

New Brunswick Securities Commission
Department of Justice
PO Box 5001
Saint John NB E2L 4Y9

Tel.: (506) 658-3060
Fax: (506) 658-3059

Commission des valeurs mobilières du Quebec
17th Floor, Tour de la Bourse
800 Victoria Place
Montréal QC H4Z 1G3

Tel.: (514) 873-5326
1-800-361-5072
Web site: **http://www.cvmq.com**

Ontario Securities Commission
Inquiries Unit
19th Floor, 20 Queen Street West
Toronto ON M5H 3S8

Reception: (416) 597-0681
Fax: (416) 593-8122
Inquiries: (416) 593-8314
Publications: (416) 593-8117
E-mail: **inquiries@osc.gov.on.ca**
Web site: **http://www.osc.gov.on.ca**

Manitoba Securities Commission
1128–405 Broadway Avenue
Winnipeg MB R3C 3L6

Tel.: (204) 945-2548
Fax: (204) 945-0330

Saskatchewan Securities Commission
800–1920 Broad Street
Regina SK S4P 3V7

Tel.: (306) 787-5645
Fax: (306) 787-5899

Alberta Securities Commission
20th Floor, Telus Plaza, North Tower
10025 Jasper Avenue
Edmonton AB T5J 3Z5

Tel.: (780) 427-5201
Fax: (780) 422-0777
Web site: **http://www.albertasecurities.com**

Alberta Securities Commission
4th Floor, Alberta Stock Exchange Tower
300–5 Avenue SW
Calgary AB T2P 3C4

Tel.: (403) 297-6454
Fax: (403) 297-6156
Web site: **http://www.albertasecurities.com**

Note: In Alberta, to be connected to provincial government offices toll free, dial 310-0000 and follow the instructions.

British Columbia Securities Commission
Suite 200, 865 Hornby Street
Vancouver BC V6Z 2H4

Tel.: (604) 899-6500
1-800-373-6393
Fax: (604) 899-6506
E-mail: **inquiries@bcsc.bc.ca**
Web site: **http://www.bcsc.bc.ca**

Northwest Territories Securities Registry
Department of Justice
5th Floor, Court House
4903–49 Street
Yellowknife NT X1A 2L9

Tel.: (867) 920-3318
Fax: (867) 873-0243

Energy and Utilities

By employing suggestions from Natural Resources Canada's Office of Energy Efficiency, consumers can save money on their utility bills.

If you wish to complain about your utility bill, contact your utility company. If you cannot resolve the dispute, contact your provincial utility commission or board. These bodies regulate utility corporations.

In Ontario, users of natural gas may also complain to the Ontario Energy Marketers Association.

Tips on Energy Efficiency

Office of Energy Efficiency, Natural Resources Canada

The office helps consumers save money, use natural resources responsibly, and protect the environment.

Office of Energy Efficiency
18th Floor, 580 Booth Street
Ottawa ON K1A 0E4

Fax: (613) 943-5190
E-mail: **general.oee@nrcan.gc.ca**
Web Site: **http://oee.nrcan.gc.ca/**

Utility Corporations and Commissions

Newfoundland

Newfoundland Power
PO Box 8910
St. John's NF A1B 3P6

Tel.: (709) 737-5600
Fax: (709) 737-2903
Web site: **http://www.nfpower.nf.ca**

Newfoundland Public Utilities Board
PO Box 21040
St. John's NF A1A 5B2

Tel.: (709) 726-8600
Fax: (709) 729-2508

Nova Scotia

Nova Scotia Power
PO Box 910
Halifax NS B3J 2W5

Tel.: (902) 428-6230
1-800-428-6230
Web site: **http://www.nspower.ca**

Utility and Review Board
3rd Floor, 1601 Lower Water Street
PO Box 1692, Postal Unit M
Halifax NS B3J 3S3

Tel.: (902) 424-4448
Fax: (902) 424-3919

Prince Edward Island

Maritime Electric
180 Kent Street
PO Box 1328
Charlottetown PE C1A 7N2

Tel.: (902) 629-3799
1-800-670-1012
Fax: (902) 629-3630
Web site: **http://www.maritimeelectric.com**

Island Regulatory and Appeals Commission
Suite 501, 13 Kent Street
PO Box 577
Charlottetown PE C1A 7L1

Tel.: (902) 892-3501
1-800-501-6268
Fax: (902) 566-4076

New Brunswick

New Brunswick Power
515 King Street
Box 2000
Fredericton NB E3B 4X1

Tel.: (506) 458-4444
1-800-663-6272
Fax: (506) 458-4706

Board of Commissioners of Public Utilities
110 Charlotte Street
Box 5001
Saint John NB E2L 4Y9

Tel.: (506) 658-2504

Quebec

Hydro-Quebec
Suite 255, 800 Victoria Place
P.O. Box 001, Tour de la Bourse
Montréal QC H4Z 1A2

Tel.: (514) 289-2211
1-800-363-3844
Fax: (514) 289-7168
Web site: **http://www.hydro.qc.ca**

Régie de l'énergie
Suite 255, 800 Victoria Place
PO Box 001, Tour de la Bourse
Montréal QC H4Z 1A2

Tel.: (514) 873-2452
1-888- 873-2452
Fax: (514) 873-2070
Web site: **http://www.regie-energie.qc.ca**

Ontario

Independent Electricity Market Operator
Suite 410, 655 Bay Street
PO Box 1
Toronto ON M5G 2K4

Help Centre: (416) 506-2836
Reception: (905) 855-6100
Fax: (416) 506-2847
E-mail: **helpcentre@theIMO.com**

Ontario Power Generation
700 University Avenue
Toronto ON M5G 1X6

Tel.: (416) 592-2555
1-877-592-2555
Web site: **http://www.opg.com**

Hydro One
10th Floor Reception
483 Bay Street
Toronto ON M5G 2P5

Tel : (416) 345-5000
1-877-955-1155
Web site: **http://www.Hydroone.com**

Ontario Hydro Energy Inc.
Unregulated Retail Affiliate of Hydro One
Suite 1130, 401 The West Mall
Etobicoke ON M9C 5J5

Tel.: (416) 641-1010
Customer Service: 1-800-644-3377
Web site: **http://www.ontariohydroenergy.com**
http://www.onsource.ca

Ontario Energy Board
Suite 2601
2300 Yonge Street
PO Box 2319
Toronto ON M4P 1E4

Tel.: (416) 481-1967
Consumer InfoLine: 1-877-632-2727
Web site: **http://www.ontariohydroenergy.com**

Manitoba

Manitoba Hydro
820 Taylor Avenue
PO Box 815
Winnipeg MB R3C 2P4

Tel.: (204) 474-3233
Fax: (204) 475-2452
Web site: **http://www.hydro.mb.ca**

Public Utilities Board
2nd Floor, 280 Smith Street
Winnipeg MB R3C 1K2

Tel.: (204) 945-2638
Fax: (204) 945-2643
E-mail: **publicutilities@cca.gov.mb.ca**

Saskatchewan

SaskPower
Customer Services
2025 Victoria Avenue
Regina SK S4P 0S1

Tel.: (306) 566-2727
1-888-757-6937
For emergencies and power outages (24 hours):
310-2220

SaskTel
Corporate Affairs
7th Floor, 2121 Saskatchewan Drive
Regina SK S4P 3Y2

Tel.: (306) 777-2067
1-800-667-8211
Calling and service information: 1-800-727-5835

SaskEnergy
1945 Hamilton Street
Regina SK S4P 2C7

Tel.: (306) 777-9200
24-hour natural gas emergency services:
(306) 777-9222

Saskatchewan does not have a public utilities commission or board. Inquiries in this regard may be made by writing to the minister responsible for the respective utility at:

Legislative Buildings
Regina SK S4S 0B3

Alberta

Alberta Customer Service
TransAlta Utilities Corporation
TransAlta Corporation
PO Box 1550, Station M
Calgary AB T2P 4P7

Customer Service: 1-800-667-2345
Energy Matters telephone advisory service:
1-800-267-5300
Web site: **http://www.transalta.com**

Alberta Energy and Utilities Board
640–5th Avenue SW
Calgary AB T2P 3G4

Tel.: (403) 297-8311
Fax: (403) 297-7336
Web site: **http://www.eub.gov.ab.ca**

British Columbia

B.C. Hydro Customer Services
13th Floor, 6911 Southpoint Drive
Burnaby BC V3N 4X8

Tel.: (604) 528-1600
1-800-663-0431

P. O. Box 9501
Vancouver BC V6B 4N1

Tel.: 1-800-663-0431
Energy Information Line: (604) 540-8883
Hydrofax (fax automated system):
1-800-663-0431 (menu item #4)
Web site: **http://www.bchydro.bc.ca**

British Columbia Utilities Commission
6th Floor, 900 Howe Street
Box 250
Vancouver BC V6Z 2N3

Tel.: (604) 660-4700
1-800-663-1385
Fax: (604) 660-1102

Yukon

Yukon Utilities Board
19–111 First Avenue
PO Box 6070
Whitehorse YK Y1A 3N4

Tel.: (867) 667-5058
Fax: (867) 667-5059
E-mail: **yub@yknet.yk.ca**

Northwest Territories

Northwest Territories Public Utility Board
203–62 Woodland Drive
Hay River NT X0E 1G1

Tel.: (867) 874-3944
Fax: (867) 874-3639
E-mail: **pubhrv@cancom.net**

Natural Gas

Ontario Energy Board
Suite 2601
2300 Yonge Street
PO Box 2319
Toronto ON M4P 1E4

Tel.: (416) 481-1967
Consumer InfoLine: 1-877-632-2727
Web site: **http://www.ontariohydroenergy.com**

Alberta Government Services
Registries and Consumer Services
Consumer Services Branch
Floor 13, 10155–102 Street
Edmonton AB T5J 4L4

Tel.: (780) 427-4088
Toll-free in Alberta 1-877-427-4088
Fax: (780) 422-9106
Web site: **http://www.gov.ab.ca/gs**

Room 301, 7015 Macleod Trail South
Calgary AB T2H 2K6

Tel.: (403) 297-5700
Fax: (403) 297-6138

Credit

If you wish to know the contents of your credit history, contact your local credit bureau by calling the toll-free number listed below.

Credit counselling is available in most provinces, either through a government office or a non-profit agency.

If you are contacted by a collection agent, be aware that all provinces set out rules that collection agencies must follow. For advice on how to respond to a collection agent, refer to the first part of this handbook on general information. Consumers who wish to complain about a collection agency may contact their provincial or territorial office of consumer affairs. Consumers in British Columbia should contact the Director of Debt Collection.

For those who declare bankruptcy, the Office of the Superintendent of Bankruptcy works to ensure that the bankruptcy process is conducted in a fair and orderly manner. Under certain circumstances the Office will assist debtors in finding a trustee in bankruptcy. It also investigates complaints from debtors regarding a possible wrong.

In Saskatchewan there is special help for farmers facing bankruptcy.

Credit Inquiries and Reporting Agencies

Equifax Canada Inc.
Credit Information Services directs you to your local credit bureau.
Tel.: 1-800-465-7166

Credit Counselling

Newfoundland

Personal Credit Counselling Service
2nd Floor, Suite 201
Virginia Park Plaza, Newfoundland Drive
St. John's NF A1A 3E9

Tel.: (709) 753-5812
Fax: (709) 753-3390

Nova Scotia

Service Nova Scotia and Municipal Relations
Debtor Assistance Program and Consumer Proposals
PO Box 2653
Halifax NS B3J 3P7

Tel.: (902) 424-5200
1-800-670-4357
Fax: (902) 424-0711
Web site: **http://www.gov.ns.ca/snsmr**

Prince Edward Island

Office of the Attorney General
Division of Consumer Services
Box 2000
Charlottetown PE C1A 7N8

Tel.: (902) 368-4580
Fax: (902) 368-5283

New Brunswick

Credit Counselling Services of Atlantic Canada, Inc.
Box 20078, Brunswick Square
Saint John NB E2L 5B2

Tel.: (506) 652-1613
(506) 854-114(Moncton)
1-800-539-2227
Fax: (506) 633-6057

Quebec

L'Office de la protection du consommateur
Suite 450, 400 Jean-Lesage Boulevard
Québec QC G1K 8W4

Toll free: 1-888-672-2556
Web Site: **http://www.opc.gouv.qc.ca**

Ontario

Ontario Association of Credit Counselling Services
PO Box 189
Grimsby ON L3M 4G5

Tel.: (905) 945-5644
Referral Line: 1-800-7-INDEBT (746-3328)
Fax: (905) 945-4680

Ministry of Consumer and Business Services
General Enquiry Unit
Tel: (416) 326-8555
1-800-268-1142

Manitoba

Community Financial Counselling Services
203–290 Vaughan Street
Winnipeg MB R3B 2N8

Tel.: (204) 989-1900
Fax: (204) 989-1908

Saskatchewan

Department of Justice
Provincial Mediation Board
2151 Scarth Street
Regina SK S4P 3V7

Tel.: (306) 787-2699
1-888-215-2222
Fax: (306) 787-5574

Alberta

Credit Counselling Services of Alberta
Suite 225, 602–11th Avenue SW
Calgary, Alberta T2R 1J8

Tel.: (403) 265-2201
Toll-free in Alberta 1-888-294-0076

Suite 304, 10011–109 Street
Edmonton AB T5J 3S8

Tel.: (780) 423-5265
Web site: **http://www.creditcounselling.com**

British Columbia

Ministry of Attorney General
Community Justice Branch
Debtor Assistance Program
3rd Floor, 5021 Kingsway
Burnaby BC V5H 4A5

Tel.: (604) 660-3550
Fax: (604) 660-8472

Credit Counselling Society of British Columbia
200–435 Columbia Street
Westminister BC V3L 5N8

Tel.: (604) 527-8999
1-888-527-8999

Northwest Territories

Municipal and Community Affairs
Suite 500, 5201–50th Avenue
Yellowknife NT X1A 3S9

Tel.: (867) 873-7125
Fax: (867) 920-6343

Reporting on Collection Agencies

British Columbia

Ministry of the Attorney General
Community Justice Branch
Debtor Assistance Program
3rd Floor, 5021 Kingsway
PO Box 9297, Station Prov Gov
Burnaby BC V5H 4A5

Tel.: (250) 387-1627
Fax: (250) 953-3533

All other provinces

Contact your office of consumer affairs.

Bankruptcy

Office of the Superintendent of Bankruptcy

The Office helps ensure that bankruptcies and insolvencies are conducted in a fair and orderly manner. Under certain circumstances, it will assist debtors in finding a trustee in bankruptcy. It also investigates complaints from debtors regarding a possible wrong. For contact information, see page 38.

Saskatchewan Agriculture and Food

This department provides specific information for Saskatchewan farmers who are seeking protection from their creditors or filing for bankruptcy.

Room 329
3085 Albert Street
Regina SK S4S 0B1

Tel.: (306) 787-8523
Fax: (306) 787-0271

The Home

Canada Mortgage and Housing Corporation

Canada Mortgage and Housing Corporation (CMHC), the government of Canada's national housing agency, is committed to providing Canadians with quality, choice and affordability in housing. CMHC offers consumers mortgage loan insurance, support for social housing, leading-edge research to improve the quality and affordability of housing and information to help with housing decisions.

National Office

Aviation Parkway
Suite 80-100, 700 Montreal Road
Ottawa ON K1A 0P7

Tel.: (613) 748-2000
Fax: (613) 748-5130
Web site: **http://www.cmhc-schl.gc.ca**

Atlantic Business Centre

Suite 300, Tower 1, Halifax Shopping Centre
7001 Mumford Road
Halifax NS B3L 2H8

Tel: (902) 426-3530
Fax: (902) 426-9991

Quebec Business Centre

1st floor, 1100 Rene Levesque Boulevard West
Montréal QC H3B 5J7

Tel.: (514) 283-4464
Fax: (514) 283-7595

Ontario Business Centre

Suite 500, 100 Sheppard Avenue East
Toronto ON M2N 6Z1

Tel.: (416) 221-2642
Fax: (416) 218-3310
TTY: 1-888-841-4975

Prairies and Northwest Territories Business Centre

Suite 500, 708–11th Avenue SW
Calgary AB T2R 0E4

Tel.: (403) 515-3000
Fax: (403) 515-2130

British Columbia and Yukon Business Centre

Suite 200
1111 West Georgia Street
Vancouver BC V6E 4S4

Tel.: (604) 731-5733
Fax: (604) 737-4139

New Home Warranty Programs

New homebuyers may be interested in taking advantage of a new home warranty program. These programs are available in most provinces. For a fee, owners may purchase a limited warranty for their home. As well, homes built under these programs are built in accordance with the National Building Code of Canada. Potential homebuyers may be interested in seeking the assistance of a professional, including a home inspector or a real estate agent. Renters and those in need of housing assistance should contact their provincial office responsible for housing.

Atlantic Home Warranty Program

15 Oland Crescent
Halifax NS B3S 1C6

Tel.: (902) 450-9000
1-800-320-9880
Fax: (902) 450-5454
Web site: **http://www.ahwp.org**

Guarantee Plan for New Residential Buildings

La Régie du bâtiment du Quebec
545 Crémazie Boulevard East
Montréal QC H2M 2V2

Web site: **http://www.rbq.gouv.qc.ca/plan-de-garantie/anglais/index-an.html**

Ontario New Home Warranty Program

6th Floor, 5160 Yonge Street
North York ON M2N 6L9

Tel.: (416) 229-9200
1-800-668-0124
Fax: (416) 229-3800
E-mail: **info@newhome.on.ca**
Web site: **http://www.newhome.on.ca**

New Home Warranty Program of Saskatchewan

Suite 4, 3012 Louise Street East
Saskatoon SK S7J 3L8

Tel.: (306) 373-7833
Fax: (306) 373-7977

The Alberta New Home Warranty Program

Suite 201, 208–57th Avenue SW
Calgary AB T2H 2K8

Tel.: (403) 253-3636
(780) 484-0572 (Edmonton)
1-800-352-8240
Fax: (403) 253-5062
Web site: **http://www.anhwp.com**

National Home Warranty

1001–10405 Jasper Avenue
Edmonton AB T5J 3N4

Tel.: (780) 425-2981
1-800-472-9784
Fax: (780) 426-2723

1210–10201 Southport Road SW
Calgary AB T2W 4X9

Tel.: (403) 278-5665
1-888-776-7707
Fax: (403) 278-5551

Vancouver: 1-888-243-8807

Professional Groups

Canadian Association of Home Inspectors

The national association provides information for those interested in seeking a home inspector. Provincial associations provide general pointers and a checklist of questions to ask during a short inspection of a house.

National Headquarters
49 Reddick Road
PO Box 507
Brighton ON K0K 1H0

Tel.: (613) 475-5699
Fax: (613) 475-1595

Atlantic
(506) 862-8555

Quebec
(514) 234-2104

Ontario
(416) 256-0960
Web site: **http://www.oahi.com**

Saskatchewan
(306) 751-0115

Alberta
1-800-351-9993

British Columbia
1-800-610-5665

Canadian Real Estate Association

The Association provides an outline of real estate professionals' ethical obligations to clients and customers. It also gives an overview of the typical steps involved in buying a house through a real estate agent.

Suite 1600, 344 Slater Street
Ottawa ON K1R 7Y3

Tel.: (613) 237-7111
Fax: (613) 234-2567

Saskatchewan Real Estate Commission

The Commission is responsible for licensing and disciplining real estate brockers in Sasketchewan, including investigating complaints.

231 Robin Crescent
Saskatoon SK S7L 6M8

Tel.: (306) 374-5233
Fax: (306) 373-5377

Real Estate Council of Alberta

The Council is responsible for the regulation of the real estate industry in the province. This includes investigating complaints against real estate agents and mortgage brokers.

Suite 340, 2424--4 Street S.W.
Calgary AB T2S 2T4

Tel.: (403) 228-2954
1-888-425-2754
Fax: (403) 228-3065
E-mail: **recainfo@reca.ab.ca**
Web site: **http://www.reca.ab.ca**

Provincial Ministries or Departments of Housing

Newfoundland

Newfoundland and Labrador Housing Corporation
Department of Municipal and Provincial Affairs
P O Box 220
St. John's NF A1C 5J2

Tel.: (709) 724-3000
Fax: (709) 724-3250
Web site: **http://www.nlhc.nf.ca**

Nova Scotia

Department of Community Services
PO Box 216
Halifax NS B3J 2M4

Tel.: (902) 424-4141
Fax: (902) 424-0531
Web site: **http://www.gov.ns.ca/coms**

Prince Edward Island

Residential Rental Property Division
Island Regulatory and Appeals Commission
134 Kent Street
PO Box 577
Charlottetown PE C1A 7L1

Tel.: (902) 892-3501
Fax: (902) 566-4076

New Brunswick

Department of Family and Community Services
Carleton Place, 520 King Street
PO Box 6000
Fredericton NB E3B 6G3

Tel.: (506) 453-2001
Fax: (506) 453-7478
Web site: **http://www.gnb.ca/0017/Housing**

Office of Chief Rentalsman
Department of Justice
PO Box 6000
Fredericton NB E3B 5H1

Tel.: (506) 453-2682
Fax: (506) 444-4494

Quebec

Ministère des Affaires municipales
20 Pierre-Olivier-Chauveau Street
Québec QC G1R 4J3

Tel.: (418) 691-2015
Web site: **http://www.mam.gouv.qc.ca**

Société d'habitation du Quebec
Direction des communications
2nd Floor, Aile Conroy
1054 Louis-Alexandre-Taschereau Street
Québec QC G1R 5E7

Tel.: (418) 643-7676
1-800-463-4315
Fax: (418) 643-4560
Web site: **http://www.shq.gouv.qc.ca**

Ontario

Ministry of Municipal Affairs and Housing
17th Floor, 777 Bay Street
Toronto ON M5G 2E5

Tel.: (416) 585-7000
Fax: (416) 585-6470
Web site: **http://www.mah.gov.on.ca/english.asp**

Manitoba

Residential Tenancies Branch
302–25 Edmonton Street
Winnipeg MB R3C 3Y4

Tel.: (204) 945-2476
Fax: (204) 945-6273

Saskatchewan

Saskatchewan Housing Division
Municipal Government
1855 Victoria Avenue
Regina SK S4P 3V7

Tel.: (306) 787-4177
1-800-667-7567

Alberta

Senior Services and Housing Division
Alberta Community Development
4th Floor, Standard Life Centre
10405 Jasper Avenue
Edmonton AB T5J 4R7

Tel.: (780) 422-0122
Fax: (780) 422-8462
Info. line: 1-800-642-3853
Web site: **http://www.cd.gov.ab.ca**

301 Centre 70
7015 Macleod Trail South
Calgary AB T2H 2K6

Tel.: (403) 297-5399
Fax: (403) 297-6138

British Columbia

Ministry of Municipal Affairs and Housing
PO Box 9491, Station Prov. Govt.
Victoria BC V8W 9N7

Tel.: (604) 387-7088
Fax: (604) 387-5120

Northwest Territories

Northwest Territories Housing Corporation
Box 2100
Yellowknife NT X1A 2P6

Tel.: (867) 873-7898
Fax: (867) 669-7010

Yukon

Yukon Housing Corporation
410H, Jarvis Street
Whitehorse YK Y1A 2H5

Tel.: (867) 667-5759
Fax: (867) 667-3664
E-mail: **cloverin@gov.yk.ca**

Health and Food

If you are concerned about food safety contact the Canadian Food Inspection Agency.

For general health information contact Health Canada. The department provides an extensive amount of health-related information on a variety of topics, including consumer products, seniors and healthy living. Health Canada can be contacted through its headquarters or one of the regional offices. For those who have access to the Internet, this information is more easily accessible on Health Canada's Health Promotion Online Internet site.

Several provinces also provide toll-free health information lines, as well as Internet sites.

Finally, consumers may wish to contact consumer and non-governmental organizations that provide health information.

Note that all the information provided in this section is for information purposes only. It should not be relied upon for diagnosis or treatment. The information is not designed to replace the care of your health care professional. It is recommended that you visit a qualified health care professional for individual attention.

Canadian Food Inspection Agency

59 Camelot Drive
Nepean ON K1A 0Y9

Tel.: (613) 225-2342
Fax: (613) 228-6653
Web site: **http://www.cfia-acia.agr.ca**
Food Complaint Telephone Line: 1-800-701-2737

Health Canada

Headquarters

General Enquiries
Tunney's Pasture, PL 0913A
Ottawa ON K1A 0K9

Tel.: (613) 957-2991
Fax: (613) 941-5366
E-mail: **info@www.hc-sc.gc.ca**
Health Promotion Online: **http://www.hc-sc.gc.ca**

Division of Aging and Seniors
Population Health Directorate
Health Canada
PL 1908A1
Ottawa ON K1A 1B4

Tel.: (613) 952-7606
Fax: (613) 957-7627
E-mail: **seniors@hc-sc.gc.ca**
Web site: **http://www.hc-sc.gc.ca/english/azindex4.htm#senrs**

Regional Offices

Halifax
Suite 702
Ralston Building
1557 Hollis Street
Halifax NS B3J 3V4

Tel.: (902) 426-2038
Fax: (902) 426-3768

Charlottetown
Health Information Resource Centre
1 Rochford Street
PO Box 2000
Charlottetown PE C1A 7N8

Tel.: (902) 368-6526
Toll free: 1-800-241-6970

Québec
200 Sainte-Foy
Québec QC G1R 4X6

Tel.: (418) 643-2673

Toronto
4th Floor, 25 St. Clair Avenue East
Toronto ON M4T 1M2

Tel.: (416) 973-4389
Fax: (416) 973-1423

Winnipeg
Suite 425, 391 York Avenue
Winnipeg MB R3C 0P4

Tel.: (204) 983-2508
Fax: (204) 983-3972

Edmonton
Suite 710, Canada Place
9700 Jasper Avenue
Edmonton AB T5J 4C3

Tel.: (780) 495-2651
Fax: (780) 495-3285

Vancouver
Suite 405, Winch Building
757 West Hastings Street
Vancouver BC V6C 1A1

Tel.: (604) 666-2083
Fax: (604) 666-2258

Provincial Departments and Ministries of Health

Nova Scotia

Nova Scotia Department of Health
1690 Hollis Street
PO Box 488
Halifax NS B3J 2R8

1-800-387-6665
TTY/TDD: 1-800-670-8888
Web site: **http://www.gov.ns.ca/health**

New Brunswick

Department of Health and Community Services
7th Floor, Carlton Place
PO Box 5100
Fredericton NB E3B 5G8

Tel.: (506) 453-2536
General Inquiries: 1-888-762-8600
Fax: (506) 444-4697
Web site: **http://www.gov.nb.ca/hcs**

Seniors
General Inquiries: 1-888-762-8600

After Hours Emergency Social Services:
Fredericton: (506) 453-2145
Other areas: 1-800-442-9799

Quebec

1075 Sainte-Foy
Québec QC G1S 2M1

Tel.: (418) 643-3380

Ontario

Ministry of Health and Long-Term Care
INFOline (Toronto): (416) 314-5518
1-800-268-1154
TTY: 1-800-387-5559
E-mail: **infomoh@gov.on.ca**
Web site: **http://www.gov.on.ca/health**

Saskatchewan

Saskatchewan Health
3475 Albert Street
Regina SK S4S 6X6

Tel.: (306) 787-3013
1-800-667-7766
Fax: (306) 787-3823
Web site: **http://www.health.gov.sk.ca**

Alberta

10025 Jasper Avenue
Edmonton AB T5J 1S6

Tel.: (780) 427-1432
Fax: (780) 422-0102

Main Floor
727–7th Avenue SW
Calgary AB T2P 0Z5

Tel.: (403) 297-6411
Dial 310-0000 anywhere else in Alberta
E-mail: **ahinform@health.gov.ab.ca**
Web site: **http://www.health.gov.ab.ca**

British Columbia

Ministry of Health
INFOline: (250) 952-1742
1-800-465-4911
Web site: **http://www.hlth.gov.bc.ca**

Office for Seniors
1st Floor, 1515 Blanshard Street
Victoria BC V8W 3C8

Tel.: (250) 952-1238
Fax: (250) 952-1159
E-mail: **seniors@bcsc02.gov.bc.ca**
Web site: **http://www.hlth.gov.bc.ca/seniors**

Northwest Territories

Department of Health and Social Services
Box 1320
Yellowknife NT X1A 2L9

Tel.: (867) 920-6173
Fax: (867) 873-0266

Consumer and Non-governmental Groups

The Canadian Hard of Hearing Association

The Canadian Hard of Hearing Association is a non-profit, self-help, bilingual consumer organization run by and for persons who are hard of hearing. The Association creates public awareness and seeks standards for technical devices such as hearing aids.

Suite 205, 2435 Holly Lane
Ottawa ON K1V 7P2

Tel.: (613) 526-1584
Fax: (613) 526-4718
Web site: **http://www.chha.ca/chha_index.htm**

Carrefour Adaptation Québec

This group offers many specialized services, including counselling, buyers' guides and legal assistance.

360 du Pont
PO Box 1000
Québec QC G1K 6M6

Tel.: (418) 522-1251
Fax: (418) 522-1252

Office des personnes handicapées du Quebec

This group offers many specialized services, including counselling, buyers' guides and legal assistance.

600, Fullum Street, Local 506
Montréal QC H2K 3L6

Tel.: (514) 873-3905
1-800-873-3905
Fax: (514) 873-4299

Dietitians of Canada

Suite 604, 480 University Ave
Toronto ON M5G 1V2

Tel.: (416) 596-0857
Fax: (416) 596-0603
Web site: **http://www.dietitians.ca**

National Institute of Nutrition

The National Institute of Nutrition is a national non-profit organization. Its objectives are to serve as a credible source and objective authority on issues related to nutrition, to strengthen nutrition research and education in Canada, and to influence public policy in nutrition for the benefit of all Canadians. The Institute has working partnerships with health professionals, educators, universities, government and industry.

Suite 302, 265 Carling Avenue
Ottawa ON K1S 2E1

Tel.: (613) 235-3355
Fax: (613) 235-7032
E-mail: **nin@nin.ca**
Web site: **http://www.nin.ca**